

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending June 30, 1963

SECTION B
RELATING TO
CREDIT UNIONS

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

DANIEL J. O'CONNOR

Chief Director of Bank Examinations

ARTHUR B. MALONE

Director of Credit Union Examinations

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Assistant Director of Credit Union Examinations

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General Counsel

JOHN P. CLAIR

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
October 1, 1963

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1962.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1962 to June 30, 1963, inclusive.

During the period ending June 30, 1963, six new credit unions began business, and eleven entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1963 and changes effective during the previous twelve-month period.

Total Assets

On June 30, 1963 the 439 credit unions in operation had total assets of \$252,890,104 which represents an increase of \$19,996,913 or 8.59% over the figure of June 30, 1962.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$6,808,644 to the present outstanding balance of \$58,333,683 and the secured group increased \$4,056,778 to \$41,226,403. Together these two classifications comprise 39.37% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$77,480,875 representing 30.64% of total assets reflects an increase of \$5,064,415 for the twelve-month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U.S. Government obligations, decreased \$1,253,844 during the year. The present book value of \$23,881,352 or 9.44% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve-month period, holdings in shares of co-operative banks decreased \$189,589 to a present total of \$13,136,440 and deposits in savings banks and in savings departments of trust companies and national banks increased \$2,507,420 to an outstanding balance of \$13,524,381. Investments in bank stocks increased \$168,468 to a total book figure of \$5,047,513 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased \$196,171 during the year and the present combined total of \$9,387,189 equals 3.71% of total assets.

Shares and Deposits

Outstanding share capital increased \$17,492,602 or 9.07% during the year to a present balance of \$210,332,807 which is held by 439,587 members. Deposits including club accounts decreased \$242,657 to a total of \$6,870,808.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,211,950 during the period and the present combined total of \$26,928,511 represents 10.65% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1962 AND JUNE 30, 1963

Date Business Commenced	Name	Location
July 7, 1962	Boston Globe Employees Credit Union	Boston
July 23, 1962	Massachusetts Mutual Employees Credit Union	Springfield
Sept. 13, 1962	Freedom House Credit Union	Roxbury
Nov. 21, 1962	Charlton Credit Union	Charlton
Dec. 4, 1962	Spasco Credit Union	Springfield
Mar. 13, 1963	ITT Surco Employees Credit Union	Clinton

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1962 AND JUNE 30, 1963, INCLUSIVE

Attleboro Credit Union, Attleboro**
 Bakers Local No. 45 Credit Union, Boston
 Cambridge Credit Union, Cambridge
 Everett Fire Department Credit Union, Everett*
 Family Credit Union, Chelsea
 Fenway Credit Union, Boston
 Franklin Aid Credit Union, Dorchester
 Friend Street Credit Union, Boston
 Hamel Employees Credit Union, Haverhill**
 Holliston Mills Credit Union, Norwood*
 Kirstein Leather Credit Union, Peabody
 Korn Leather Employees Credit Union, Peabody
 Necco Employees Credit Union, Somerville
 New Deal Credit Union, Everett
 Olympia Credit Union, Haverhill*
 P. F. S. Employees Credit Union, Chelmsford**
 St. Aidan's Credit Union, Brookline*
 Sales House Credit Union, Revere*
 Stoughton Credit Union, Stoughton
 United Credit Union, Lawrence*
 Walter Baker Employees Credit Union, Dorchester
 Waltham Teachers Credit Union, Waltham*
 Watertown Italian-American Credit Union, Watertown
 Weavers Progressive Credit Union, Fall River
 Westfield Needle Credit Union, Westfield**

*Commenced liquidation during the period covered by this report.

**Commenced and completed liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

ACTS OF 1962

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
795	G.L., c. 140, s. 96, 110, 114A	Making loans up to three thousand dollars subject to the law regulating the maximum rate of interest that may be charged on small loans.

ACTS OF 1963

104	G.L., c. 171, s. 16	Providing that not less than a majority of the board of directors shall constitute a quorum.
227	G.L., c. 171, s. 16	Regulating the powers and duties of the board of directors and authorizing such board to appoint an executive committee or membership officer.
318	G.L., c. 171, s. 24	Relative to the limitation on the term of personal loans and authorizing loans guaranteed by the Massachusetts Higher Education Assistance Corporation.
324	G.L., c. 171, s. 19	Establishing an alternate type of guaranty fund in credit unions which are members of the Massachusetts Credit Union Share Insurance Corporation.
325	Chapter 46 of the Acts of 1945 as amended by Chapter 108 of the Acts of 1961	Relative to the making and acquisition of loans and advances insured or guaranteed pursuant to the Servicemen's Readjustment Act of 1944.
416	G.L., c. 171, s. 10	Increasing the amount of shares and deposits that members of certain credit unions may hold in individual or joint accounts.

RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1962 and ending June 30, 1963.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$1,064,923.49 at the close of business on June 30, 1963. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are thirty-one member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was created by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are one hundred and thirty-three member credit unions.



INDEX TO THE ANNUAL REPORTS (Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	34	64
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	39	66
Aerovox Employees Credit Union	New Bedford	32	62
AFL-CIO Postal Clerks Credit Union	Boston	11	46
Alaco Credit Union	Springfield	37	66
Aldenville Credit Union	Chicopee	22	54
Allis-Chalmers Credit Union	Boston	11	46
Alpha Credit Union	Boston	11	46
American Bosch Credit Union	Springfield	38	66
American Chapels Credit Union	Boston	11	46
American Independent Credit Union	Chelsea	21	52
Amesbury Franco-American Credit Union	Amesbury	10	46
Amlico Credit Union	Wakefield	40	68
Armour-Chamberlain Credit Union	Boston	11	46
Arsenal Employees Credit Union	Watertown	40	68
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	52
Atlantic Gelatin Credit Union	Woburn	42	70
Babco Employees Credit Union	Danvers	23	54
Barbourwelt Credit Union	Brockton	19	50
Barwoolco Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	52
B. C. G. Employees Credit Union	Boston	11	46
Beach Credit Union	Winthrop	42	68
Bell Rock Credit Union	Malden	30	60
Benjamin Franklin Credit Union	Chelsea	21	52
Ber Ditcherwer Credit Union	Boston	11	46
Berkshire Credit Union	Pittsfield	35	64
Beverly Investment Credit Union	Beverly	11	46
Beverly Municipal Credit Union	Beverly	11	46
B L H Employees Credit Union	Boston	11	46
Blue Hill Credit Union	Boston	11	46
Borisaver Credit Union	Boston	11	46
Boston American Composing Room Credit Union	Boston	12	46
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Arbeiter Ring Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston Globe Employees Credit Union	Boston	12	48
Boston I. R. A. Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Boston	12	48
Boston Taxi Drivers Association Credit Union	Boston	12	48
Boston University Employees Credit Union	Boston	12	48
Boston USCSC Employees Credit Union	Boston	13	48
Bowker Employees Credit Union	Somerville	37	66
Bridgewater Credit Union	Bridgewater	18	50
Brighton-Allston Credit Union	Boston	13	48
Brockton Credit Union	Brockton	19	50
Brockton Brotherhood Credit Union	Brockton	19	50
Brockton EMSR Credit Union	Brockton	19	50
Brockton Firemens Credit Union	Brockton	19	50
Brockton Postal Employees Credit Union	Brockton	19	50
Brockton Taunton Gas Employees Credit Union	Brockton	19	50
Brookline Municipal Credit Union	Brookline	19	52
Brotherhood Credit Union	Lynn	30	58

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Buxton Employees Credit Union	Springfield	38	66
Cabot Boston Credit Union	Boston	13	48
Cambridge Portuguese Credit Union	Cambridge	20	52
Cambridge Utilities Employees Credit Union	Cambridge	20	52
Campello Credit Union	Brockton	19	52
C & K Employees Credit Union	Worcester	42	70
Carmel Credit Union	Chelsea	21	52
Carmote Employees Credit Union	Everett	24	54
Central Credit Union	Cambridge	20	52
Central Massachusetts Telephone Workers Credit Union	Worcester	42	70
Chapman Valve Credit Union, The	Springfield	38	66
Charlton Credit Union	Charlton	21	52
Cheney Bigelow Credit Union	Springfield	38	66
Chestnut Credit Union	Chelsea	21	52
Chicopee Teachers Credit Union	Chicopee	22	54
Citizens Credit Union	New Bedford	32	62
City Credit Union	Boston	13	48
City of Boston Employees Credit Union	Boston	13	48
Cleghorn Credit Union	Fitchburg	25	56
Clevite Transistor Employees Credit Union	Waltham	40	68
Colasso Credit Union	Somerville	37	66
Colonial Employees Credit Union	Boston	13	48
Colonial Press Credit Union	Clinton	23	54
Columbia Bicycle Credit Union	Westfield	41	68
Columbus Credit Union	Boston	13	48
Congress Credit Union	Chelsea	21	52
Consumers Credit Union	Boston	13	48
Continental Credit Union	Chelsea	21	52
Continental Employees Credit Union	New Bedford	32	62
Corenco Employees Credit Union	Boston	13	48
Corky Row Credit Union	Fall River	24	54
Cosmopolitan Credit Union	Malden	31	60
Craftsman Credit Union	Worcester	42	70
Crescent Credit Union, The	Brockton	19	52
Crobank Credit Union	Fitchburg	25	56
C T C Credit Union	Cambridge	20	52
Dairy Credit Union	Chicopee	22	54
Darex Credit Union	Cambridge	20	52
Diamond Match Employees Credit Union	Springfield	38	66
D. M. C. Credit Union	Frammingham	25	56
Dorchester Credit Union	Boston	13	48
Dorchester Browning Credit Union	Boston	13	48
Doyle Works Credit Union	Leominster	29	58
Eagle Credit Union	Pittsfield	35	64
Eamco Credit Union	Cambridge	20	52
Easisco Employees Credit Union	Newton	33	62
Eastern Credit Union	Cambridge	20	52
Eaton Credit Union	Boston	13	48
Edico Credit Union	Brockton	19	52
Elco Club Credit Union	Palmer	34	62
Elgasco Credit Union	Lawrence	28	58
Elm Credit Union	Cambridge	20	52
Emastryco Credit Union	Lawrence	28	58
Embeco Credit Union	Springfield	38	66
Emblem Credit Union	Boston	13	48
EPCO Employees Credit Union	Pittsfield	35	64
Esfex Credit Union	West Springfield	41	68
Essex Agricultural Credit Union	Danvers	23	54
Everett Credit Union	Everett	24	54
Everett Police Credit Union	Everett	24	54
Fall River Boys Club Credit Union	Fall River	24	54
Fall River Municipal Employees Credit Union	Fall River	24	54
Fall River Postal Employees Credit Union	Fall River	24	54
Falpaco Credit Union	Fitchburg	25	56
Federal Credit Union	Boston	13	48
Federation Credit Union	Boston	14	48
Fenwal Credit Union	Ashland	10	46
F. I. A. Credit Union	Fitchburg	25	46
Filene Credit Union	Boston	14	48
Filestra Credit Union	Fitchburg	25	56
Firefundic Credit Union	Boston	14	48
Fitchburg I-C Credit Union	Fitchburg	25	56
Fitchburg Postal Employees Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Fitchco Credit Union	Fitchburg	25	56
Forty Associates Credit Union	Boston	14	48
40-Fathom Credit Union	Gloucester	26	56
Framingham UAW Credit Union	Framingham	26	56
Freedom House Credit Union	Boston	14	48
Friendship Credit Union, The	Boston	14	48
Frontenac Credit Union	Lawrence	28	58
F. W. Sickles Employees Credit Union	Chicopee	22	54
Garden Street Credit Union	Everett	24	54
Gardner Franco-American Credit Union	Gardner	26	56
Gardner Polish-American Credit Union	Gardner	26	56
General Electric River Works Employees Credit Union	Lynn	30	58
General Fibre Employees Credit Union	West Springfield	41	68
General Package Credit Union	Palmer	34	62
Geneva Credit Union	Boston	14	48
Gilbarco Employees Credit Union	West Springfield	41	68
Gilco Credit Union	Boston	14	48
Glenway Credit Union	Boston	14	48
Glodel Credit Union	Boston	14	48
Gloucester Credit Union	Gloucester	26	56
Gloucester Fire Department Credit Union	Gloucester	26	56
Gloucester Municipal Credit Union	Gloucester	26	56
Gloucester Teachers Association Credit Union	Gloucester	26	56
G R Credit Union	Concord	23	54
Greek Community Credit Union	Lynn	30	58
Greyhound Employees Credit Union	Boston	14	48
Grover Cronin Credit Union	Waltham	40	68
G. T. & D. Credit Union	Greenfield	26	56
Gulf Boston Credit Union	Boston	14	48
Hampco Credit Union	Easthampton	23	54
H and V Credit Union	Walpole	40	68
Harbor Village Credit Union	Boston	14	48
Harmony Credit Union	Boston	14	48
Harold Credit Union	Boston	15	48
Harvard University Employees Credit Union	Cambridge	20	52
Haverhill Credit Union	Haverhill	27	56
Haverhill Fire Department Credit Union	Haverhill	27	56
Haverhill Italian American Credit Union	Haverhill	27	56
Haverhill Police Department Credit Union	Haverhill	27	56
Haverhill Postal Employees Credit Union	Haverhill	27	56
Haverhill Teachers Credit Union	Haverhill	27	56
Hayward-Schuster Employees Credit Union	Douglas	23	54
Hellenic Credit Union	Peabody	35	64
Herald-Traveler Employees Credit Union, The	Boston	15	48
Hersey Employees Credit Union	Dedham	23	54
High Carbon Credit Union	Millbury	32	60
Highland Credit Union	Lowell	29	58
Hillside Credit Union	Boston	15	48
Holyoke Credit Union	Holyoke	27	58
Holyoke Municipal Employees Credit Union	Holyoke	27	58
Holyoke Postal Credit Union	Holyoke	27	58
Holyoke Teachers Credit Union	Holyoke	27	58
Hoosac Employees Credit Union	North Adams	33	62
Hovoco Credit Union	Groton	27	56
Howard Credit Union	Boston	15	48
Howco Credit Union	Boston	15	48
Humboldt Credit Union	Boston	15	48
Ideal Credit Union	Lowell	29	58
ILSNEC Credit Union	Quincy	35	64
Independent Credit Union	Chelsea	21	52
Independent Hebrew Credit Union	Framingham	26	56
Industrial Credit Union, The	Boston	15	48
Inman Credit Union	Cambridge	20	52
I O S O I Credit Union	Boston	15	48
ITT Surco Employees Credit Union	Clinton	23	54
Jamaica Plain Credit Union	Boston	15	48
Jeanne d'Arc Credit Union	Lowell	29	58
Jogues Credit Union	Chelsea	21	52
John Bath Employees Credit Union	Worcester	42	70
John H. Breck Employees Credit Union	Springfield	38	66
Jonsteel Credit Union	Worcester	42	70
Judaeon Credit Union	Chelsea	21	52
Kavodian Credit Union	Fall River	24	54

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
K B Credit Union	Northbridge	34	62
Kelko Credit Union	Springfield	38	66
Kendall Mills Credit Union	Walpole	40	68
Labor Circle Credit Union	Lynn	30	58
Lafayette Credit Union	Brockton	19	52
Lapointe Employees Credit Union	Hudson	28	58
Latvian Credit Union	Boston	15	48
Lawrence Credit Union	Lawrence	28	58
Lawrence Firefighters Credit Union	Lawrence	28	58
Lawrence Modern Credit Union	Lawrence	28	58
Lawrence Postal Employees Credit Union	Lawrence	28	58
Lawrence Teachers Credit Union	Lawrence	28	58
L. B. Evans Employees Credit Union	Wakefield	40	68
Leominster Credit Union	Leominster	29	58
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	39	66
Liberal Credit Union	Boston	15	48
Liberty Credit Union	Boston	15	48
Lodding Employees Credit Union	Auburn	10	46
Lombard Governor Credit Union	Ashland	10	46
Longwood Credit Union	Brookline	20	52
Lord Beaconsfield Credit Union	Boston	15	48
Lowell Credit Union	Lowell	29	58
Lowell Electric Light Employees Credit Union	Lowell	29	58
Lowell EMSR Credit Union	Lowell	29	58
Lowell Firemens Club Credit Union	Lowell	29	58
Lowell Postal Employees Credit Union	Lowell	29	58
Lowell Rendering Employees Credit Union	Lowell	29	58
Luso-American Credit Union	Peabody	35	64
Lynn Credit Union	Lynn	30	58
Lynn Independent Workmens Circle Credit Union	Lynn	30	60
Lynn Municipal Employees Credit Union	Lynn	30	60
Lynn Police Credit Union	Lynn	30	60
Lynn Postal District Employees Credit Union	Lynn	30	60
Lynn Teachers Credit Union	Lynn	30	60
Maccabean Pythian Credit Union	Springfield	38	66
Maccabee Credit Union	Boston	15	50
Madison Credit Union	Chelsea	22	52
Majestic Credit Union	Malden	31	60
Malden City Employees Credit Union	Malden	31	60
Malden G. & E. Employees Credit Union	Malden	31	60
M and N Employees Credit Union	Norwood	34	62
Mansfield Credit Union	Mansfield	31	60
Marconi Credit Union	Lawrence	28	58
Marillac Credit Union	Boston	16	50
Marquette Credit Union	Winchendon	42	68
Marrud Employees Credit Union	Norwood	34	62
Massachusetts Mutual Employees Credit Union	Springfield	38	66
Mascot Credit Union, The	Boston	16	50
Maynard Consumers Credit Union	Maynard	31	60
M B CO Credit Union	Cambridge	20	52
Medford Municipal Employees Credit Union	Medford	31	60
Medway Credit Union	Medway	31	60
M E E C Employees Credit Union	Haverhill	27	56
Melco Credit Union	Hopedale	28	58
Memorial Credit Union	Boston	16	50
Merchemco Credit Union	Everett	24	54
Middlesex Carmens Credit Union	Waltham	40	68
Milford Credit Union	Milford	32	60
Millbury Credit Union	Millbury	32	60
Mitre Employees Credit Union	Bedford	10	46
Mohriver Credit Union	Boston	16	50
Monsanto Plastics Credit Union	Springfield	38	66
Moreland Credit Union	Boston	16	50
Morgan Employees Credit Union	Worcester	42	70
Morgan Memorial Credit Union	Boston	16	50
Mortons Employees Credit Union	Boston	16	50
Moulded Plastics Credit Union	Worcester	42	70
MTA Employees Credit Union	Boston	16	50
Mutual Credit Union	Boston	16	50
Nablanko Credit Union	Holyoke	27	58
Nashoba Credit Union	Groton	27	56
Navy Building Credit Union	Boston	16	50
Navy Yard Employees Credit Union	Boston	16	50

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Needham School Employees Credit Union	Needham	32	62
Nemasket Credit Union	Middleborough	32	60
Neponset Credit Union	Walpole	40	68
Neponset Valley Postal Employees Credit Union	Norwood	34	62
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	32	62
New Bedford Municipal Employees Credit Union	New Bedford	32	62
New Bedford Postal Employees Credit Union	New Bedford	32	62
Newburyport Credit Union	Newburyport	33	62
New Chelsea Credit Union	Chelsea	22	52
New Haven Railroad Employees Credit Union	Boston	16	50
Newton Municipal Credit Union	Newton	33	62
Newton Teachers Credit Union	Newton	33	62
Noddle Island Credit Union	Boston	16	50
Northern Massachusetts Telephone Workers Credit Union	Lowell	29	58
Northshore Credit Union	Salem	36	64
Norton Credit Union	Worcester	42	70
Norwood School Employees Credit Union	Norwood	34	62
Octane Credit Union	Everett	24	54
One-Twenty Credit Union	Boston	16	50
Orange Credit Union	Orange	34	62
Overland Credit Union	Boston	17	50
Perkins Gear Credit Union	West Springfield	41	68
Pittsfield G. E. Employees Credit Union	Pittsfield	35	64
Pittsfield Postal Employees Credit Union	Pittsfield	35	64
Pittsfield Teachers Credit Union	Pittsfield	35	64
Plan Credit Union	Boston	17	50
Plimpton Credit Union	Norwood	34	62
Plymouth Cordage Credit Union	Plymouth	35	64
Plymouth Rubber Credit Union	Canton	21	52
Pneumatic Credit Union	Quincy	35	64
Polish National Credit Union	Chicopee	22	54
Ponedeler Credit Union	Chelsea	22	52
Popular Credit Union	Peabody	35	64
Porter Employees Credit Union, The	Somerville	37	66
Powers Paper Employees Credit Union	Springfield	38	66
Prentiss Wire Credit Union	Holyoke	28	58
Presidents City Credit Union	Quincy	35	64
Press Radio Credit Union	New Bedford	33	62
Pressers Union Local 12 ILGWU Credit Union	Boston	17	50
Produce Terminal Credit Union	Boston	17	50
Producers Dairy Employees Credit Union	Brockton	19	52
Progressive Workmens Credit Union	Malden	31	60
Prospect Hill Presbyterian Credit Union	Lawrence	29	58
Pyralart Employees Credit Union	Leominster	29	58
Quincy EMSR Credit Union	Quincy	36	64
Quincy Municipal Credit Union	Quincy	36	64
Quinwey Credit Union	Quincy	36	64
Railway Express Credit Union	Springfield	38	66
Randolph Credit Union	Randolph	36	64
Rantoul Credit Union	Beverly	11	46
Raytheon Employees Credit Union	Waltham	40	68
Redberry Credit Union	Boston	17	50
Revere Copper & Brass Employees Credit Union	New Bedford	33	62
Revere Firefighters Credit Union	Revere	36	64
Rex Credit Union	Boston	17	50
R L D A Credit Union	Boston	17	50
Rockland Credit Union	Rockland	36	64
Rockwood Sprinkler Employees Credit Union	Worcester	43	70
Roxbury Independent Credit Union	Boston	17	50
Rust Craft Credit Union	Dedham	23	54
Safety Credit Union	Malden	31	60
St. Anne Credit Union	New Bedford	33	62
St. Anne's Credit Union	Fall River	24	54
St. Jean Baptiste Credit Union	Lynn	30	60
St. Joseph Credit Union of Salem	Salem	36	64
St. Mary's Parish Credit Union	Marlborough	31	60
Salem Credit Union	Salem	36	64
Salem Italian American Credit Union	Salem	36	64
Samson Cordage Employees Credit Union	Shirley	37	66
Saugus Credit Union	Saugus	37	64
Savage Arms Employees Credit Union	Westfield	41	68
Seaver Credit Union	Boston	17	50

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Security Employees Credit Union	Boston	17	50
Senco Credit Union	Fitchburg	25	56
Setco Credit Union	Springfield	38	66
Sharon Credit Union	Sharon	37	64
Shirley Credit Union	Revere	36	64
Simco Credit Union	Cambridge	20	52
Simonds Employees Credit Union	Fitchburg	25	56
Sisalkraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	17	50
Somerset Community Credit Union	Somerset	37	66
Southbridge Credit Union	Southbridge	37	66
Southern Massachusetts Telephone Workers Credit Union	New Bedford	33	62
South Works Credit Union	Worcester	43	70
Spalding Employees Credit Union	Chicopee	22	54
Sprague Electric Credit Union	North Adams	33	62
Spasco Credit Union	Springfield	39	66
Springfield Armory Credit Union	Springfield	39	66
Springfield FCA Employees Credit Union	Springfield	39	66
Springfield Franco-American Credit Union	Springfield	39	66
Springfield, Mass. Municipal Employees Credit Union	Springfield	39	66
Springfield, Mass. Post Office Employees Credit Union	Springfield	39	66
Springfield-Monarch Employees Credit Union	Springfield	39	66
Springfield Rendering Employees Credit Union	Chicopee	22	54
Springfield Street Railway Employees Credit Union	Springfield	39	66
Springfield Teachers Credit Union	Springfield	39	66
Square Deal Credit Union	Boston	17	50
State Employees Credit Union	Boston	17	50
Stetson Shoe Employees Credit Union	Weymouth	41	68
Swift Employees Credit Union	Somerville	37	66
Sylvania Employees Credit Union	Salem	37	64
T & H Employees Credit Union	Boston	17	50
Taunton Postal Employees Credit Union	Taunton	39	66
Tecnifax Employees Credit Union	Holyoke	28	58
Telephone Workers Credit Union	Boston	18	50
Texco Credit Union	Chicopee	23	54
Thomson Credit Union	Franklin	26	56
Thriftway Credit Union	Boston	18	50
T. I. C. Employees Credit Union	Acton	10	46
Towle Employees Credit Union	Newburyport	33	62
Treasure Credit Union	Greenfield	26	56
T R I B Credit Union	Boston	18	50
Tri-City Credit Union	Fitchburg	25	56
U.S.E. — Worcester Credit Union	Worcester	43	70
U-Strayco Credit Union	New Bedford	33	62
V. F. W. No. 2005 Credit Union	Marblehead	31	60
Victory Credit Union	Boston	18	50
Wales Mfg. Co. Employees Credit Union	Boston	18	50
Walnut Credit Union	Chelsea	22	52
Walpole Municipal Employees Credit Union	Walpole	40	68
Waltham Municipal Employees Credit Union	Waltham	40	68
Walworth Credit Union	Braintree	18	50
Wapico Credit Union	Everett	24	54
Wards Credit Union	Boston	18	50
Washburn Employees Credit Union	Worcester	43	70
Washington Credit Union	Boston	18	50
Watertown Municipal Credit Union	Watertown	40	68
Webster Credit Union	Webster	41	68
Welcome Credit Union	Boston	18	50
Welfare Credit Union	Boston	18	50
Wemelco Credit Union	West Springfield	41	68
Westco Credit Union	Springfield	39	66
Western Massachusetts Telephone Workers Credit Union	Springfield	39	66
Westfield Polish-American Credit Union	Westfield	41	68
Westinghouse Employees Credit Union	Dedham	23	54
West Lynn G. E. Employees Credit Union	Lynn	30	60
Westwood Credit Union	Westwood	41	68
Weymouth Town Employees Credit Union	Weymouth	42	68
Whitson Credit Union, The	Boston	18	50
Wick-Spring Employees Credit Union	Palmer	34	62
WICO Employees Credit Union	West Springfield	41	68
Willimansett Credit Union	Chicopee	23	54
Winnisimmet Credit Union	Chelsea	22	52
W. M. W. Credit Union	Northbridge	34	62

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Woburn Credit Union	Woburn	42	70
Wollaston Credit Union	Quincy	36	64
Worcester Fire Department Credit Union	Worcester	43	70
Worcester Gas Light Employees Credit Union	Worcester	43	70
Worcester Police Department Credit Union	Worcester	43	70
Worcester Polish Credit Union	Worcester	43	70
Worcester Postal Credit Union	Worcester	43	70
Worcester Public Works Credit Union	Worcester	43	70
Worcester Rendering Employees Credit Union	Auburn	10	46
Worcester Teachers Credit Union	Millbury	32	60
Worcester Thompson Credit Union	Worcester	43	70
Worcester Wire Works Employees Credit Union	Worcester	43	70
Workers Credit Union	Fitchburg	25	56
Woven Hose Employees Credit Union	Cambridge	21	52
Zaslav Volin Credit Union	Boston	18	50

CREDIT UNIONS

SHOWING

NAMES OF PRESIDENT, TREASURER,
INCORPORATION DATE AND BUSINESS LOCATION

AS OF JUNE 30, 1963

ACTON***T. I. C. Employees Credit Union
Technology Instrument Corporation
531 Main Street**

Incorporated May 11, 1953

R. G. Gagne
*President*G. W. Dewey
Treasurer

Total Assets . . . \$81,993 55

ACUSHNET**Acushnet Process Employees Credit
Union****Acushnet Process Sales Company
Slocum Street**

Incorporated October 1, 1941

E. P. Robbins
*President*Edward Powers
Treasurer

Total Assets . . . \$530,747 12

AMESBURY***Amesbury Franco-American Credit Union
32 Friend Street**

Incorporated July 6, 1939

Antonio Roy
*President*E. A. Ouellet
Treasurer

Total Assets . . . \$1,117,164 02

ASHLAND**Fenwal Credit Union
Fenwal Incorporated
400 Main Street**

Incorporated June 21, 1945

E. J. Phair
*President*H. L. Bates
Treasurer

Total Assets . . . \$245,828 16

**Lombard Governor Credit Union
Lombard Governor Corporation
Main Street**

Incorporated September 27, 1957

G. L. Stone
*President*Cleona Decrow
Treasurer

Total Assets . . . \$33,575 52

ATHOL***Athol Credit Union
513 Main Street**

Incorporated July 7, 1930

H. M. Hayden
*President*E. L. Bruno
Treasurer

Total Assets . . . \$5,146,837 29

ATTLEBORO**Sisalkraft Credit Union****American Reenforced Paper Company
55 Starkey Avenue**

Incorporated April 10, 1934

R. W. Busch
*President*Dorothy I. Sinclair
Treasurer

Total Assets . . . \$233,221 39

AUBURN**Lodding Employees Credit Union
Sword Street**

Incorporated May 31, 1956

Robert Nestle
*President*Therese E. Adams
Treasurer

Total Assets . . . \$76,665 31

**Worcester Rendering Employees Credit
Union****Worcester Rendering Company
218 Southbridge Street**

Incorporated August 1, 1934

E. F. Rider, Jr.
*President*F. W. White
Treasurer

Total Assets . . . \$2,701 75

BARRE**Barwoolco Credit Union****The Barre Wool Combing Company, Ltd.
Vernon Avenue**

Incorporated August 15, 1946

C. W. Damon
*President*Margaret E. Rich
Treasurer

Total Assets . . . \$327,983 75

BEDFORD***Mitre Employees Credit Union
Route 62
Junction Route 3**

Incorporated May 5, 1959

G. C. Reed
*President*R. C. Arsenault
Treasurer

Total Assets . . . \$704,198 94

BEVERLY**Beverly Investment Credit Union**
200 East Lothrop Street

Incorporated December 2, 1913

Philip Rubinstein Max Weinberg
President *Treasurer*

Total Assets . . . \$54,564 36

Beverly Municipal Credit Union
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson W. C. Keaney
President *Treasurer*

Total Assets . . . \$363,461 07

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

J. F. Condon W. W. Burgess, Jr.
President *Treasurer*

Total Assets . . . \$127,758 31

BOSTON**AFL-CIO Postal Clerks Credit Union**
South Postal Annex

Incorporated May 21, 1962

J. W. Hunt J. J. Asdot
President *Treasurer*

Total Assets . . . \$21,698 09

Allis-Chalmers Credit Union
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof Edith M. Flansbury
President *Treasurer*

Total Assets . . . \$243,010 22

Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated March 25, 1942

C. F. Schraub D. A. Annis
President *Treasurer*

Total Assets . . . \$83,842 24

***American Chapels Credit Union**
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari Grace R. Pontuso
President *Treasurer*

Total Assets . . . \$272,928 19

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson J. W. Bradbury
President *Treasurer*

Total Assets . . . \$104,872 47

***B. C. G. Employees Credit Union**
Boston Consolidated Gas Company
100 Arlington Street

Incorporated January 16, 1931

J. H. Clark T. J. Gately
President *Treasurer*

Total Assets . . . \$1,009,648 80

Ber Ditcher Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated December 6, 1926

Samuel Goff Max Greenspoon
President *Treasurer*

Total Assets . . . \$22,125 06

B L H Employees Credit Union
The Boston Lying-in Hospital
221 Longwood Avenue

Incorporated May 7, 1952

W. D. Zeller F. R. Dietz
President *Treasurer*

Total Assets . . . \$202,952 62

Blue Hill Credit Union
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf M. H. Finkel
President *Treasurer*

Total Assets . . . \$9,061,133 92

Borisaver Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind Harry Pearlman
President *Treasurer*

Total Assets . . . \$76,815 59

BOSTON

Boston American Composing Room Credit Union
Boston American
5 Winthrop Square

Incorporated February 6, 1929

J. J. Hunt J. J. Dowd
President *Treasurer*

Total Assets \$23,381 42

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson A. S. Plimpton
President *Treasurer*

Total Assets \$2,575,830 74

Boston & Maine Railroad Employees Credit Union
150 Causeway Street

Incorporated February 26, 1915

H. J. Conway C. H. Spinney
President *Treasurer*

Total Assets \$2,130,408 35

Boston Arbelter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan Abraham Shapiro
President *Treasurer*

Total Assets \$39,272 49

Boston Edison Employees Credit Union
3 Head Place
6th Floor

Incorporated December 30, 1940

H. R. Sanford J. A. Galvin
President *Treasurer*

Total Assets \$2,156,526 76

***Boston Firefighters Credit Union**
80 Boylston Street

Incorporated November 25, 1947

E. W. Sharkey T. J. McGonagle
President *Treasurer*

Total Assets \$2,365,753 75

Boston Globe Employees Credit Union
135 Morrissey Boulevard
(Dorchester District)

Incorporated June 26, 1962

J. R. Fahey T. M. Doonan
President *Treasurer*

Total Assets \$240,436 72

Boston I. R. A. Employees Credit Union
Internal Revenue Agent
55 Tremont Street
Room 309

Incorporated May 29, 1957

Charles Karger J. J. Sullivan
President *Treasurer*

Total Assets \$33,464 02

Boston Post Office Employees Credit Union
Room 226A
Federal Building

Incorporated March 10, 1924

G. A. Brady J. E. Lonergan
President *Treasurer*

Total Assets \$1,012,474 35

***Boston Progressive Credit Union**
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

O. A. Jordan L. F. Hewitt
President *Treasurer*

Total Assets \$1,058,286 88

Boston Railway Mail Employees Credit Union
Room 526
Post Office Building

Incorporated April 15, 1930

J. M. Dullea J. E. Lane
President *Treasurer*

Total Assets \$150,690 83

Boston Shell Credit Union
Shell Oil Company
441 Stuart Street

Incorporated January 30, 1942

G. J. Unick, Jr. E. F. Jones
President *Treasurer*

Total Assets \$179,586 62

Boston Taxi Drivers Association Credit Union
335 Massachusetts Avenue

Incorporated July 25, 1952

Max Dobro L. A. Weinstein
President *Treasurer*

Total Assets \$8,823 45

Boston University Employees Credit Union
226 Bay State Road

Incorporated May 7, 1952

E. J. Burt, Jr. E. F. Wilder
President *Treasurer*

Total Assets \$500,800 03

*Share Insurance members.

Boston USCSC Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Harry Grossman <i>President</i>	J. F. Conway <i>Treasurer</i>
Total Assets	\$61,082 69

***Brighton-Allston Credit Union**
157 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz <i>President</i>	Abraham Gilman <i>Treasurer</i>
Total Assets	\$81,631 22

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

P. H. Lesure <i>President</i>	Mildred A. Dahlby <i>Treasurer</i>
Total Assets	\$497,600 24

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine <i>President</i>	Morris Thompson <i>Treasurer</i>
Total Assets	\$72,759 10

City of Boston Employees Credit Union
37 City Hall
School Street

Incorporated November 5, 1915

W. L. Dowling <i>President</i>	H. T. Kenney <i>Treasurer</i>
Total Assets	\$4,011,882 64

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

E. P. Luosey <i>President</i>	Nell Braen <i>Treasurer</i>
Total Assets	\$75,820 57

Columbus Credit Union
300 Harrison Avenue

Incorporated April 27, 1935

Morris Reiser <i>President</i>	Irving Cutler <i>Treasurer</i>
Total Assets	\$27,762 49

***Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1957

Alberta T. Burke <i>President</i>	M. G. Scanzio <i>Treasurer</i>
Total Assets	\$125,212 35

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

R. A. McNamara <i>President</i>	H. A. Taylor <i>Treasurer</i>
Total Assets	\$6,656 25

Dorchester Credit Union
2075 Dorchester Avenue
(Dorchester District)

Incorporated April 7, 1955

D. F. Sheehan, Jr. <i>President</i>	L. F. O'Donnell <i>Treasurer</i>
Total Assets	\$4,849 24

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector <i>President</i>	Barnet Bresnick <i>Treasurer</i>
Total Assets	\$56,660 96

Eaton Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated November 23, 1926

Joseph Price <i>President</i>	B. M. Reisman <i>Treasurer</i>
Total Assets	\$106,801 60

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

W. F. Maier <i>President</i>	G. G. Phair <i>Treasurer</i>
Total Assets	\$208,253 41

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray <i>President</i>	Solomon Pollack <i>Treasurer</i>
Total Assets	\$109,087 54

BOSTON**Federation Credit Union
Room 422
South Postal Annex**

Incorporated October 8, 1954

V. J. Prendergast T. F. Collins
President *Treasurer*

Total Assets \$99,453 65

**Filene Credit Union
426 Washington Street**

Incorporated October 21, 1921

J. E. Steinberg Josephine D. Boellhoff
President *Treasurer*

Total Assets \$1,195,048 26

**Firefundic Credit Union
Firemen's Fund Insurance Company
10 Post Office Square**

Incorporated February 29, 1940

E. A. Bragdon C. J. Garofano
President *Treasurer*

Total Assets \$27,142 46

**Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)**

Incorporated November 30, 1926

Gabriel Cohen Herbert Coleman
President *Treasurer*

Total Assets \$73,220 86

**Freedom House Credit Union
14 Crawford Street
(Roxbury District)**

Incorporated August 2, 1962

D. E. Lane R. M. Hilton
President *Treasurer*

Total Assets \$3,376 00

***The Friendship Credit Union
1115 Blue Hill Avenue
(Dorchester District)**

Incorporated December 16, 1926

S. H. Plotkin Ralph Slavet
President *Treasurer*

Total Assets \$72,127 15

**Geneva Credit Union
1218 Blue Hill Avenue
(Mattapan District)**

Incorporated November 6, 1926

Abraham Cohen Stanley Finkel
President *Treasurer*

Total Assets \$47,873 15

**Gilco Credit Union
Gilchrist Company
417 Washington Street**

Incorporated July 11, 1914

Barbara C. Rimbach W. N. Smith
President *Treasurer*

Total Assets \$115,484 36

**Glenway Credit Union
1346 Blue Hill Avenue
(Mattapan District)**

Incorporated March 24, 1927

Paul Machlin J. J. Greenberg
President *Treasurer*

Total Assets \$8,217 83

**Glodel Credit Union
135 Morrissey Boulevard**

Incorporated March 17, 1955

A. J. Krupa J. J. Spack
President *Treasurer*

Total Assets \$42,722 86

***Greyhound Employees Credit Union
10 St. James Avenue**

Incorporated October 11, 1961

Joseph Pizzi E. H. Budlong, Jr.
President *Treasurer*

Total Assets \$40,980 15

**Gulf Boston Credit Union
Room 536
31 St. James Avenue**

Incorporated August 5, 1940

C. A. Frost R. E. Danielson
President *Treasurer*

Total Assets \$50,845 42

**Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)**

Incorporated April 1, 1940

T. G. Nash Josephine E. Murphy
President *Treasurer*

Total Assets \$19,036 23

**Harmony Credit Union
243 Meridian Street
(East Boston District)**

Incorporated March 17, 1927

Arthur Stern Robert Fisher
President *Treasurer*

Total Assets \$14,076 83

Harold Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

(Vacant) L. D. Kessler
President Treasurer

Total Assets . . . \$227,206 66

The Herald-Traveler Employees Credit Union
300 Harrison Avenue

Incorporated July 22, 1926

A. E. Vytal J. J. O'Brien
President Treasurer

Total Assets . . . \$171,050 40

***Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

Louis Brown M. H. Role
President Treasurer

Total Assets . . . \$706,949 16

Howard Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 29, 1926

E. B. Clark Morris Tonkin
President Treasurer

Total Assets . . . \$129,198 50

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

D. R. Leckie R. H. Bilodeau
President Treasurer

Total Assets . . . \$22,020 96

Humboldt Credit Union
1218 Blue Hill Avenue
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg A. A. Wecker
President Treasurer

Total Assets . . . \$141,875 28

***The Industrial Credit Union**
270 Boylston Street

Incorporated November 23, 1910

Mary H. Tolman J. J. Campana
President Treasurer

Total Assets . . . \$1,362,497 76

***I O S O I Credit Union**
215 Hanover Street

Incorporated October 31, 1960

J. V. Ferrino Paolo DiCalogero
President Treasurer

Total Assets . . . \$25,840 57

Jamaica Plain Credit Union
48 Priesing Street
(Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman G. N. Cohen
President Treasurer

Total Assets . . . \$29,456 01

Latvian Credit Union
64 Sigourney Street
(Jamaica Plain District)

Incorporated June 4, 1962

Ernest K. Kreismanis Fris Duk
President Treasurer

Total Assets . . . \$38,456 97

Liberal Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow Philip Garber
President Treasurer

Total Assets . . . \$32,772 60

Liberty Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated September 29, 1926

I. E. Paretzky Samuel Rachlis
President Treasurer

Total Assets . . . \$230,236 44

Lord Beaconsfield Credit Union
654 Blue Hill Avenue
(Dorchester District)

Incorporated November 12, 1913

F. M. Cooper Max Shlifer
President Treasurer

Total Assets . . . \$271,207 83

Maccabee Credit Union
646 Warren Street
(Roxbury District)

Incorporated August 23, 1949

H. L. Silva Aaron Chalfin
President Treasurer

Total Assets . . . \$77,446 69

*Share Insurance members.

BOSTON**Marillac Credit Union**
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

G. W. Daynes
*President*C. J. Jacobs
Treasurer

Total Assets . . . \$34,028 81

The Mascot Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

J. I. Packer
*President*David Kaiser
Treasurer

Total Assets . . . \$156,349 64

Memorial Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated March 13, 1941

Albert Levy
*President*Philip Shane
Treasurer

Total Assets . . . \$78,348 73

***Mohliwer Credit Union**
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt
*President*Abraham Aserkoff
Treasurer

Total Assets . . . \$210,518 93

Moreland Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen
*President*Ruben Weiner
Treasurer

Total Assets . . . \$139,492 50

Morgan Memorial Credit Union
93 Berkeley Street

Incorporated July 8, 1937

Marguerite Eaton
*President*R. E. Everest
Treasurer

Total Assets . . . \$35,153 88

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern
*President*Rae G. Kurlansky
Treasurer

Total Assets . . . \$37,913 03

MTA Employees Credit Union
500 Arborway
(Jamaica Plain District)

Incorporated January 24, 1936

T. P. Hines
*President*C. L. Gambon
Treasurer

Total Assets . . . \$4,511,555 57

Mutual Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated October 22, 1926

S. R. Illman
*President*Bernard Kolman
Treasurer

Total Assets . . . \$23,497 21

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum
*President*R. F. Buckley
Treasurer

Total Assets . . . \$294,039 79

***Navy Yard Employees Credit Union**
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

A. F. Lynch
*President*S. I. Rosenthal
Treasurer

Total Assets . . . \$1,392,808 66

New Haven Railroad Employees Credit Union
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie
*President*L. S. Cashman
Treasurer

Total Assets . . . \$7,253,848 06

***Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy
*President*Julius Stone
Treasurer

Total Assets . . . \$1,077,038 57

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove
*President*F. B. Seitz, Jr.
Treasurer

Total Assets . . . \$113,681 72

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

C. F. Curran Anna N. Habelow
President *Treasurer*

Total Assets . . . \$167,575 66

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

Michael Buonomo J. W. Wilson
President *Treasurer*

Total Assets . . . \$295,088 15

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace Lou Plotkin
President *Treasurer*

Total Assets . . . \$60,782 32

Produce Terminal Credit Union
Room 283
Boston Market Terminal Building

Incorporated July 27, 1955

Max Kaplan P. N. Stevenson
President *Treasurer*

Total Assets . . . \$71,564 27

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

W. H. O'Hara D. J. Keough
President *Treasurer*

Total Assets . . . \$37,445 69

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

H. A. McIsaac Michael Lottero
President *Treasurer*

Total Assets . . . \$331,894 07

R L D A Credit Union
333 Washington Street
Room 330

Incorporated April 30, 1962

Patrick Downey J. L. Murray
President *Treasurer*

Total Assets . . . \$12,696 76

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin Morris Mays
President *Treasurer*

Total Assets . . . \$106,796 31

Seaver Credit Union
101 Crawford Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff Joseph Greenberg
President *Treasurer*

Total Assets . . . \$44,731 91

Security Employees Credit Union
Social Security Administration
120 Boylston Street

Incorporated January 3, 1940

Helen A. Savage J. F. Bean
President *Treasurer*

Total Assets . . . \$198,392 62

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

E. M. Reppucci Vito Comperchio
President *Treasurer*

Total Assets . . . \$2,070,387 21

Square Deal Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated January 11, 1950

J. S. Sibulkin Isaac Temkin
President *Treasurer*

Total Assets . . . \$41,210 01

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick E. W. Towne
President *Treasurer*

Total Assets . . . \$1,289,170 59

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

M. F. Pigott, Jr. A. M. Brown
President *Treasurer*

Total Assets . . . \$97,035 39

*Share Insurance members.

BOSTON**Telephone Workers Credit Union**
50 Oliver Street

Incorporated March 3, 1917

T. E. Regan
*President*E. J. Simonian
Treasurer

Total Assets . . . \$6,525,373 11

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

E. P. Barry
*President*Verna B. Leighton
Treasurer

Total Assets . . . \$13,342 66

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room 947
55 Tremont Street

Incorporated August 10, 1953

L. V. Johnson
*President*F. J. McGinn
Treasurer

Total Assets . . . \$106,243 25

Victory Credit Union
921 Washington Street
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan
*President*Israel Glick
Treasurer

Total Assets . . . \$33,133 29

Wales Mfg. Co. Employees Credit Union
307 Centre Street
(Jamaica Plain District)

Incorporated November 8, 1955

Herman Covin
*President*J. C. Lewis
Treasurer

Total Assets . . . \$20,742 78

Wards Credit Union
57 Franklin Street

Incorporated December 24, 1935

H. J. Lewis
*President*Edward Singer
Treasurer

Total Assets . . . \$18,453 42

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky
*President*Hyman Covall
Treasurer

Total Assets . . . \$111,595 87

Welcome Credit Union
61 Columbia Road
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky
*President*J. P. Kohan
Treasurer

Total Assets . . . \$17,731 64

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman
*President*Edward Weinstein
Treasurer

Total Assets . . . \$55,760 37

The Whitson Credit Union
Whiting Milk Company
556 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

F. D. Bryson
*President*L. B. Gretter
Treasurer

Total Assets . . . \$312,605 40

Zaslav Volin Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz
*President*Max Nimoy
Treasurer

Total Assets . . . \$92,853 29

BRAINTREE**Walworth Credit Union**
1515 Washington Street
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr.
*President*J. S. Borden
Treasurer

Total Assets . . . \$98,239 04

BRIDGEWATER***Bridgewater Credit Union**
72 Main Street

Incorporated September 3, 1941

Frank Smudin
*President*R. F. King
Treasurer

Total Assets . . . \$1,223,187 52

BROCKTON***Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford <i>President</i>	J. O. Holden <i>Treasurer</i>
Total Assets	\$36,518 86

***Brockton Credit Union**
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins <i>President</i>	R. N. Tarlow <i>Treasurer</i>
Total Assets	\$4,233,253 29

***Brockton Brotherhood Credit Union**
391 Main Street

Incorporated April 1, 1936

Herbert Briggs <i>President</i>	Joseph Cohen <i>Treasurer</i>
Total Assets	\$1,047,827 87

***Brockton EMSR Credit Union**
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter <i>President</i>	Lionel Lanoue <i>Treasurer</i>
Total Assets	\$91,201 49

Brockton Firemens Credit Union
42 Pleasant Street

Incorporated July 27, 1934

E. L. Burrell <i>President</i>	J. H. Lamontagne <i>Treasurer</i>
Total Assets	\$168,898 89

Brockton Postal Employees Credit Union
43 Crescent Street

Incorporated January 5, 1923

D. J. Adams <i>President</i>	C. W. Ham <i>Treasurer</i>
Total Assets	\$166,937 91

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball <i>President</i>	Doris Mackenzie <i>Treasurer</i>
Total Assets	\$125,749 98

Campello Credit Union
20 Nilsson Street

Incorporated July 16, 1928

J. R. Winberg <i>President</i>	Gladys A. Swanson <i>Treasurer</i>
Total Assets	\$202,537 64

***The Crescent Credit Union**
25 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe <i>President</i>	David Silverstein <i>Treasurer</i>
Total Assets	\$4,340,941 07

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens <i>President</i>	J. F. Stack <i>Treasurer</i>
Total Assets	\$291,730 66

***Lafayette Credit Union**
183 Court Street

Incorporated June 23, 1938

G. N. Perron <i>President</i>	L. L. LaBarre <i>Treasurer</i>
Total Assets	\$413,801 33

***Producers Dairy Employees Credit Union**
735 Belmont Street

Incorporated October 3, 1957

F. R. Mongeau <i>President</i>	E. J. Naves <i>Treasurer</i>
Total Assets	\$25,707 46

BROOKLINE**Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea <i>President</i>	W. H. Burke <i>Treasurer</i>
Total Assets	\$2,182,278 69

BROOKLINE**Longwood Credit Union
387 Harvard Street**

Incorporated October 6, 1950

Bernard Gardner
*President*Jacob Gopen
Treasurer

Total Assets . . . \$203,842 44

CAMBRIDGE**Bay State Credit Union
759 Massachusetts Avenue**

Incorporated January 28, 1960

A. A. DeVincentis
*President*J. A. DeVincentis
Treasurer

Total Assets . . . \$720,499 96

**Cambridge Portuguese Credit Union
1348 Cambridge Street**

Incorporated March 2, 1928

J. G. Loja
*President*Joseph Abreu
Treasurer

Total Assets . . . \$1,035,032 50

**Cambridge Utilities Employees Credit
Union
719 Massachusetts Avenue**

Incorporated January 26, 1933

D. P. Dwyer
*President*P. W. Poor
Treasurer

Total Assets . . . \$250,923 70

**Central Credit Union
221 Hampshire Street**

Incorporated April 27, 1921

Frances Rubin
*President*Esther Melnick
Treasurer

Total Assets . . . \$27,987 50

***C T C Credit Union
445 Concord Avenue**

Incorporated May 29, 1952

Jane E. Phillips
*President*W. F. O'Connell
Treasurer

Total Assets . . . \$130,013 38

***Darex Credit Union
Dewey & Almy Chemical Company
62 Whittemore Avenue**

Incorporated September 10, 1937

M. J. Harrington, Jr.
*President*T. F. Foster
Treasurer

Total Assets . . . \$484,816 32

**Eamco Credit Union
Elliot Addressing Machine Company
143 Albany Street**

Incorporated May 16, 1949

William Allen
*President*E. K. Carr, Jr.
Treasurer

Total Assets . . . \$50,267 93

**Eastern Credit Union
General Ice Cream Corporation
183 Cambridge Street**

Incorporated February 15, 1937

R. F. Purchase
*President*Else P. Rommelfanger
Treasurer

Total Assets . . . \$60,578 54

**Elm Credit Union
1012 Cambridge Street**

Incorporated November 5, 1926

Philip Jacobson
*President*Abraham Fooks
Treasurer

Total Assets . . . \$84,282 86

***Harvard University Employees Credit
Union
Grays Hall Basement**

Incorporated July 14, 1947

J. B. Butler
*President*V. H. Tarr
Treasurer

Total Assets . . . \$2,717,447 53

**Inman Credit Union
1348 Cambridge Street**

Incorporated October 28, 1926

Harry Sidell
*President*E. J. Gordon
Treasurer

Total Assets . . . \$18,858 06

**M B CO Credit Union
Macalaster Bicknell Company
243 Broadway**

Incorporated October 14, 1954

F. A. Cramphorn, Jr.
*President*R. L. Kimball
Treasurer

Total Assets . . . \$25,992 43

**Simco Credit Union
Simplex Wire & Cable Company
79 Sidney Street**

Incorporated July 12, 1948

P. E. Whittier
*President*A. T. Lyne
Treasurer

Total Assets . . . \$618,888 43

Woven Hose Employees Credit Union
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales
President

J. P. Duarte
Treasurer

Total Assets \$141,180 80

CANTON

Plymouth Rubber Credit Union
Revere Street

Incorporated May 13, 1955

R. W. Pugh
President

Walter Avery
Treasurer

Total Assets \$122,014 61

CHARLTON

***Charlton Credit Union**
Main Street

Incorporated October 18, 1962

S. H. Carpentier
President

L. H. Baker
Treasurer

Total Assets \$28,993 60

CHELSEA

American Independent Credit Union
113 Hawthorne Street

Incorporated October 19, 1926

(Vacant)
President

Benjamin Glassman
Treasurer

Total Assets \$42,942 19

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A. M. Gillman
President

Louis Brooks
Treasurer

Total Assets \$111,453 68

Benjamin Franklin Credit Union
20 Washington Avenue

Incorporated October 13, 1926

A. B. Roller
President

Benjamin Gropman
Treasurer

Total Assets \$269,380 32

Carmel Credit Union
477 Broadway

Incorporated November 27, 1926

Isadore Cutler
President

Aaron Coburn
Treasurer

Total Assets \$3,044,571 48

Chestnut Credit Union
113 Hawthorne Street

Incorporated November 2, 1926

D. S. Miller
President

Samuel Gross
Treasurer

Total Assets \$48,045 07

Congress Credit Union
4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider
President

Israel Zainansky
Treasurer

Total Assets \$33,579 05

Continental Credit Union
56 Washington Avenue

Incorporated July 15, 1927

Simon Cohen
President

Morris Cohen
Treasurer

Total Assets \$177,324 42

***Independent Credit Union**
74 Washington Avenue

Incorporated October 18, 1926

A. N. Kaufman
President

Murray Banks
Treasurer

Total Assets \$93,152 00

Jogues Credit Union
688 Broadway

Incorporated March 22, 1940

A. M. LeClair
President

A. J. Arsenault
Treasurer

Total Assets \$58,386 94

Judaeon Credit Union
113 Hawthorne Street

Incorporated December 13, 1926

J. J. Tutun
President

Hyman Silverman
Treasurer

Total Assets \$66,849 08

CHELSEA**Madison Credit Union
19 Woodlawn Avenue**

Incorporated October 1, 1941

Michael DiNofrio <i>President</i>	Luigi Iacoviello <i>Treasurer</i>
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Total Assets	\$38,620	59
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**New Chelsea Credit Union
191 Winnisimmet Street**

Incorporated July 31, 1934

Sol Glazer <i>President</i>	George Cashman <i>Treasurer</i>
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Total Assets	\$927,255	61
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***Ponedeler Credit Union
74 Washington Avenue**

Incorporated October 13, 1926

S. M. Kessler <i>President</i>	Stanley Stillman <i>Treasurer</i>
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Total Assets	\$114,258	83
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**Walnut Credit Union
417 Broadway**

Incorporated October 6, 1926

Abraham Shlager <i>President</i>	N. W. Westerman <i>Treasurer</i>
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Total Assets	\$45,499	75
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**Winnisimmet Credit Union
56 Washington Avenue**

Incorporated October 13, 1920

Louis Wiseman <i>President</i>	M. A. Rovner <i>Treasurer</i>
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Total Assets	\$305,071	64
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CHICOPEE***Aldenville Credit Union
454 Grattan Street
(Chicopee Falls District)**

Incorporated August 18, 1939

T. A. Laramie <i>President</i>	A. J. Deslauriers <i>Treasurer</i>
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Total Assets	\$1,021,330	36
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**Chicopee Teachers Credit Union
High School
Front Street**

Incorporated June 20, 1934

F. P. Rogowski <i>President</i>	M. L. Harris <i>Treasurer</i>
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Total Assets	\$29,412	27
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***Dairy Credit Union
80 First Avenue
(Chicopee Falls District)**

Incorporated February 13, 1939

J. M. Modlish <i>President</i>	S. J. Mikuski <i>Treasurer</i>
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Total Assets	\$48,712	59
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**F. W. Sickles Employees Credit Union
165 Front Street**

Incorporated January 10, 1941

W. F. Ham <i>President</i>	J. B. FitzGerald, Jr. <i>Treasurer</i>
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Total Assets	\$572,475	54
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***Polish National Credit Union
228 Exchange Street**

Incorporated July 19, 1921

S. A. Berestka <i>President</i>	A. J. Golen <i>Treasurer</i>
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Total Assets	\$4,513,289	27
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***Spalding Employees Credit Union
A. G. Spalding & Brothers, Incorporated
Meadow Street**

Incorporated September 10, 1937

Bernard Lafleur <i>President</i>	R. N. Russell <i>Treasurer</i>
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Total Assets	\$484,198	20
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***Springfield Rendering Employees Credit Union
2 Plainfield Street**

Incorporated July 31, 1934

C. I. Bradway <i>President</i>	John Mahar <i>Treasurer</i>
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Total Assets	\$10,698	49
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***Texco Credit Union**
West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner
President

Joan Kudla
Treasurer

Total Assets \$36,066 08

***Willimansett Credit Union**
753½ Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

E. L. Roy
President

W. E. Begley
Treasurer

Total Assets \$225,583 39

CLINTON

Colonial Press Credit Union
1 Green Street

Incorporated January 24, 1942

D. C. Grivakis
President

W. A. Janda
Treasurer

Total Assets \$588,518 31

***ITT Surco Employees Credit Union**
172 Sterling Street

Incorporated March 11, 1963

W. E. Watson
President

W. S. Halloran, Jr.
Treasurer

Total Assets \$7,580 26

CONCORD

G R Credit Union
General Radio Company
22 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

E. I. Pasho
President

B. P. Borden
Treasurer

Total Assets \$886,041 52

DANVERS

Babco Employees Credit Union
28 Water Street

Incorporated October 11, 1961

W. W. Ingves
President

Ruth C. Johnston
Treasurer

Total Assets \$11,377 63

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street

Incorporated June 26, 1933

J. E. Eastwood
President

Hilda M. Fitzgerald
Treasurer

Total Assets \$74,642 25

DEDHAM

Hersey Employees Credit Union
250 Elm Street

Incorporated June 5, 1940

M. J. Joyce
President

J. C. Will
Treasurer

Total Assets \$134,681 16

***Rust Craft Credit Union**
Rust Craft Park

Incorporated December 20, 1940

T. E. Boylan
President

Katharine Dunay
Treasurer

Total Assets \$427,132 92

Westinghouse Employees Credit Union
78 Hyde Park Street

Incorporated March 23, 1954

John Villa
President

A. J. Jacob
Treasurer

Total Assets \$25,595 20

DOUGLAS

***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)

Incorporated April 30, 1942

J. B. Jussaume
President

C. E. Driscoll
Treasurer

Total Assets \$493,721 57

EASTHAMPTON

***Hampco Credit Union**
130 Pleasant Street

Incorporated September 24, 1954

J. T. Dolat
President

Frank Dubiel
Treasurer

Total Assets \$83,819 79

EVERETT**Carmote Employees Credit Union
376 Third Street**

Incorporated September 1, 1935

G. B. Kenrick
*President*O. C. Diver
Treasurer

Total Assets . . . \$32,707 32

***Everett Credit Union
650 Broadway**

Incorporated October 29, 1926

S. B. Glazer
*President*Henry Henken
Treasurer

Total Assets . . . \$785,934 80

**Everett Police Credit Union
371 Broadway**

Incorporated May 28, 1936

F. J. Digby
*President*H. F. Fitzgerald
Treasurer

Total Assets . . . \$51,021 10

**Garden Street Credit Union
44 Garden Street**

Incorporated May 11, 1953

Eugene Guimond
*President*Josephine H. Bois
Treasurer

Total Assets . . . \$75,733 50

**Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane**

Incorporated February 8, 1937

C. B. Smith
*President*John Mastropietro
Treasurer

Total Assets . . . \$976,418 02

**Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street**

Incorporated August 30, 1933

C. J. Murphy
*President*L. E. Denning
Treasurer

Total Assets . . . \$117,954 58

**Wapico Credit Union
Warren Pipe Company
19 Robin Street**

Incorporated February 8, 1937

K. C. Johnston
*President*T. C. Latson
Treasurer

Total Assets . . . \$32,463 05

FALL RIVER**Corky Row Credit Union
332 Second Street**

Incorporated November 20, 1961

H. C. Nagle
*President*Jane R. Sicard
Treasurer

Total Assets . . . \$87,000 86

**Fall River Boys Club Credit Union
151 Pocasset Street**

Incorporated July 12, 1934

D. J. P. Sullivan
*President*M. F. Cleaves
Treasurer

Total Assets . . . \$46,256 16

**Fall River Municipal Employees Credit
Union
198-202 Bank Street**

Incorporated February 6, 1930

R. E. Hennessey
*President*E. T. Sullivan
Acting Treasurer

Total Assets . . . \$6,049,150 90

**Fall River Postal Employees Credit Union
Main Post Office**

Incorporated April 26, 1928

A. F. Pedro
*President*W. F. Bayliss
Treasurer

Total Assets . . . \$241,069 17

***Kavodian Credit Union
130 South Main Street
Hudner Building
Room 2**

Incorporated July 19, 1948

B. G. Macy
*President*Samuel Kaplan
Treasurer

Total Assets . . . \$69,889 50

**St. Anne's Credit Union
286 Oliver Street**

Incorporated November 1, 1957

A. A. Dube
*President*A. R. Vezina
Treasurer

Total Assets . . . \$4,837,138 13

FITCHBURG***Cleghorn Credit Union**
7 Fairmount Place

Incorporated October 24, 1928

Albert Belliveau
*President*J. R. Morin
Treasurer

Total Assets . . . \$2,515,245 70

Crobank Credit Union
Crocker Burbank & Company, Association
545 Westminster Street

Incorporated July 29, 1936

D. M. Harley
*President*R. W. Adams
Treasurer

Total Assets . . . \$285,831 03

***Falpaco Credit Union**
Falulah Paper Company
Falulah Road

Incorporated January 26, 1938

F. J. McCarthy
*President*J. S. Hebbard
Treasurer

Total Assets . . . \$39,407 42

***F.I.A. Credit Union**
387 Water Street

Incorporated December 10, 1953

Alfred Mittola
*President*Jennie A. Champa
Treasurer

Total Assets . . . \$158,165 65

Filestra Credit Union
Fitchburg & Leominster Street Railway
280 Main Street

Incorporated May 17, 1948

R. R. Grondin
*President*T. J. Kelly
Treasurer

Total Assets . . . \$6,882 62

***Fitchburg I-C Credit Union**
20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinas
*President*J. A. L'Ecuyer
Treasurer

Total Assets . . . \$5,994,080 08

Fitchburg Postal Employees Credit Union
Post Office Building
Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette
*President*A. H. Lozeau
Treasurer

Total Assets . . . \$47,002 20

***Fitchco Credit Union**
Fitchburg Paper Company
722 River Street

Incorporated September 5, 1935

H. T. Macklem
*President*P. H. King
Treasurer

Total Assets . . . \$392,996 47

***Senco Credit Union**
Sentinel Printing Company
808 Main Street

Incorporated September 10, 1929

J. F. Mahoney
*President*E. G. Wellington
Treasurer

Total Assets . . . \$43,668 82

Simonds Employees Credit Union
Simonds Saw & Steel Company
Intervale Road

Incorporated September 23, 1937

J. A. McNabb
*President*Margaret L. Talcott
Treasurer

Total Assets . . . \$474,840 24

Tri-City Credit Union
339 Broad Street

Incorporated May 25, 1942

T. I. Niemi
*President*W. C. Pierce
Treasurer

Total Assets . . . \$40,355 61

Workers Credit Union
48 Wallace Avenue

Incorporated April 17, 1914

E. A. Tofferi
*President*J. G. Laakso
Treasurer

Total Assets . . . \$8,611,576 16

FRAMINGHAM**D. M. C. Credit Union**
Dennison Manufacturing Company
300 Howard Street

Incorporated January 26, 1917

D. C. Nickerson
*President*A. R. Grove
Treasurer

Total Assets . . . \$851,939 32

FRAMINGHAM***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

F. R. Wilson
*President*T. J. Correia
Treasurer

Total Assets . . . \$264,403 68

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass
*President*H. L. Shapiro
Treasurer

Total Assets . . . \$31,840 42

FRANKLIN**Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Marino Turinese
*President*Gladys Hofstra
Treasurer

Total Assets . . . \$50,296 09

GARDNER***Gardner Franco-American Credit Union**
221 Parker Street

Incorporated November 25, 1938

R. C. Coulombe
*President*Linus Allain
Treasurer

Total Assets . . . \$3,548,580 37

Gardner Polish-American Credit Union
322 Pleasant Street

Incorporated January 9, 1952

D. M. Poliks
*President*S. E. Michniewicz
Treasurer

Total Assets . . . \$259,373 84

GLOUCESTER***40-Fathom Credit Union**
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham
*President*E. A. Goodick
Treasurer

Total Assets . . . \$45,434 85

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper
*President*Hyman Stone
Treasurer

Total Assets . . . \$49,818 71

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

L. B. Blatchford
*President*W. E. O'Hearn
Treasurer

Total Assets . . . \$19,861 10

Gloucester Municipal Credit Union
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

R. H. Hammond
*President*G. E. Carr
Treasurer

Total Assets . . . \$74,494 40

Gloucester Teachers Association Credit Union
Administration Building
Dale Avenue

Incorporated April 24, 1935

H. B. Geary
*President*J. S. Thompson
Treasurer

Total Assets . . . \$19,950 94

GREENFIELD***G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
*President*Jessie B. Cullen
Treasurer

Total Assets . . . \$250,083 16

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

Florence M. Wright
*President*G. K. Burgess
Treasurer

Total Assets . . . \$83,458 04

GROTON**Hovoco Credit Union
Hollingsworth & Vose Company
Townsend Road
(West Groton District)**

Incorporated December 28, 1939

F. C. Harmon
*President*E. M. Marshall
Treasurer

Total Assets \$68,494 96

***Nashoba Credit Union
Main Street**

Incorporated September 1, 1953

H. H. Sargent
*President*R. H. Whitehill
Treasurer

Total Assets \$92,576 03

HAVERHILL**Haverhill Credit Union
4 Bridge Street**

Incorporated November 1, 1926

Louis Shapiro
*President*Max Jacobs
Treasurer

Total Assets \$25,917 63

**Haverhill Fire Department Credit Union
131 Water Street**

Incorporated August 5, 1933

W. B. Spears
*President*P. S. Conway, Jr.
Treasurer

Total Assets \$173,457 60

**Haverhill Italian American Credit Union
20 Washington Street**

Incorporated June 27, 1934

Armando Bologna
*President*A. J. Basso
Treasurer

Total Assets \$1,318,783 55

**Haverhill Police Department Credit Union
3 Court Street**

Incorporated August 5, 1933

J. F. Long
*President*Carolyn M. Arcisz
Treasurer

Total Assets \$45,255 44

**Haverhill Postal Employees Credit Union
Post Office
Washington Square**

Incorporated January 24, 1929

G. A. Mooshian
*President*P. S. Kelly
Treasurer

Total Assets \$68,412 27

**Haverhill Teachers Credit Union
Haverhill High School
Corner Summer and Main Streets**

Incorporated April 22, 1937

E. V. Sasso
*President*K. M. Pearson
Treasurer

Total Assets \$385,298 95

**M E E C Employees Credit Union
161 Water Street**

Incorporated October 23, 1958

E. W. Bickum
*President*Romeo Bisi
Treasurer

Total Assets \$36,177 93

HOLYOKE***Holyoke Credit Union
380 High Street**

Incorporated September 7, 1911

J. H. Fleury
*President*S. J. Bonvouloir
Treasurer

Total Assets \$958,252 32

***Holyoke Municipal Employees Credit Union
206 Maple Street**

Incorporated December 19, 1930

W. J. O'Brien
*President*B. F. Kennedy
Treasurer

Total Assets \$162,930 34

***Holyoke Postal Credit Union
Post Office Building
650 Dwight Street**

Incorporated January 14, 1927

H. P. Cauley
*President*M. F. Sullivan
Treasurer

Total Assets \$27,975 28

**Holyoke Teachers Credit Union
98 Suffolk Street**

Incorporated June 9, 1934

E. G. Goss
*President*H. M. Padden
Treasurer

Total Assets \$32,854 47

***Nablanko Credit Union
National Blank Book Company
Water Street**

Incorporated August 5, 1935

G. W. Stapley
*President*Viola R. Aitken
Treasurer

Total Assets \$81,117 65

HOLYOKE**Prentiss Wire Credit Union
161 Lower Westfield Road**

Incorporated June 28, 1940

D. F. McCarthy E. L. LaFond
President *Treasurer*

Total Assets \$8,122 88

***Tecnifax Employees Credit Union
195 Appleton Street**

Incorporated May 6, 1954

J. L. Aldrich Maurice Powers
President *Treasurer*

Total Assets \$135,787 17

HOPEDALE**Melco Credit Union
245 South Main Street**

Incorporated February 12, 1951

F. E. Temple C. L. Grover
President *Treasurer*

Total Assets \$145,211 49

HUDSON**Lapointe Employees Credit Union
Lapointe Machine Tool Company
34 Tower Street**

Incorporated February 24, 1954

F. H. Girard J. K. Carter
President *Treasurer*

Total Assets \$144,907 14

LAWRENCE**Elgasco Credit Union
Lawrence Gas & Electric Company
370 Essex Street**

Incorporated November 6, 1940

J. A. Manning J. V. Knightly
President *Treasurer*

Total Assets \$170,334 41

**Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street**

Incorporated February 12, 1941

F. E. Howard A. A. Maccaron
President *Treasurer*

Total Assets \$28,306 62

***Frontenac Credit Union
139 Broadway**

Incorporated September 25, 1918

R. E. Langevin J. B. Germain
President *Treasurer*

Total Assets \$349,959 79

**Lawrence Credit Union
17 Lawrence Street**

Incorporated January 7, 1913

Max Goldstein R. R. Dean
President *Treasurer*

Total Assets \$850,513 95

**Lawrence Firefighters Credit Union
80 Lowell Street**

Incorporated July 13, 1950

L. P. Smith F. C. McKernan
President *Treasurer*

Total Assets \$294,484 62

**Lawrence Modern Credit Union
90 Broadway**

Incorporated November 3, 1926

Abraham Rappaport A. S. Sobil
President *Treasurer*

Total Assets \$88,576 18

**Lawrence Postal Employees Credit Union
50 Broadway**

Incorporated February 4, 1929

G. T. Baker W. F. Ford
President *Treasurer*

Total Assets \$42,691 60

**Lawrence Teachers Credit Union
Lawrence High School**

Incorporated March 30, 1934

B. J. Kiernan E. F. Glynn
President *Treasurer*

Total Assets \$120,171 00

**Marconi Credit Union
180 Essex Street**

Incorporated May 31, 1939

John Panebianco M. T. Stella
President *Treasurer*

Total Assets \$254,548 79

Prospect Hill Presbyterian Credit Union
96 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
*President*Catherine M. Heinze
Treasurer

Total Assets . . . \$6,562 54

LEOMINSTER**Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley
*President*Mariel E. Boutelle
Treasurer

Total Assets . . . \$105,238 60

***Leominster Credit Union**
229 Lancaster Street

Incorporated May 4, 1954

L. A. Carrescia
*President*J. J. Tata
Treasurer

Total Assets . . . \$78,807 93

***Pyrallart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier
*President*R. V. Kennedy
Treasurer

Total Assets . . . \$1,420,837 55

LOWELL**Highland Credit Union**
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein
*President*S. L. Rindler
Treasurer

Total Assets . . . \$120,299 90

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

William Korobkin
*President*Louis Cantor
Treasurer

Total Assets . . . \$65,106 56

***Jeanne d'Arc Credit Union**
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois
*President*R. J. Boisvert
Treasurer

Total Assets . . . \$5,530,139 33

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler
*President*Abraham Rosengard
Treasurer

Total Assets . . . \$189,754 10

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

W. M. LeLacheur
*President*F. J. Pigeon, Jr.
Treasurer

Total Assets . . . \$124,791 21

Lowell EMSR Credit Union**Eastern Massachusetts Street Railway Company**
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson
*President*E. C. Sullivan
Treasurer

Total Assets . . . \$31,806 57

Lowell Firemens Club Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

J. D. McLaughlin
*President*J. G. O'Brien
Treasurer

Total Assets . . . \$191,437 42

Lowell Postal Employees Credit Union
Post Office
50 Kearney Square

Incorporated February 24, 1928

S. S. Sadkowski
*President*J. T. Weldon
Treasurer

Total Assets . . . \$25,665 93

Lowell Rendering Employees Credit Union
Woburn Street

Incorporated June 27, 1934

I. J. Patterson
*President*S. P. Robertson
Treasurer

Total Assets . . . \$31,508 13

Northern Massachusetts Telephone Workers Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton
*President*E. F. Scullin
Treasurer

Total Assets . . . \$1,671,378 70

LYNN***Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Arthur Levine
*President*Sam Sherman
Treasurer

Total Assets . . . \$2,448,591 45

General Electric River Works Employees
Credit Union
1100 Western Avenue

Incorporated February 13, 1936

H. G. Wall
*President*M. A. Pettee
Treasurer

Total Assets . . . \$2,827,023 29

***Greek Community Credit Union**
22 City Hall Square

Incorporated August 24, 1955

Louis Demakes
*President*P. N. Scangas
Treasurer

Total Assets . . . \$373,731 33

Labor Circle Credit Union
182 Summer Street

Incorporated July 23, 1912

H. Polansky
*President*Samuel Viner
Treasurer

Total Assets . . . \$210,868 57

Lynn Credit Union
239 Summer Street

Incorporated October 29, 1926

Louis Litvack
*President*Joseph Freedman
Treasurer

Total Assets . . . \$317,990 06

Lynn Independent Workmens Circle Credit
Union
188 Summer Street

Incorporated March 7, 1927

Abraham Slavin
*President*Herman Kogan
Treasurer

Total Assets . . . \$119,686 51

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

G. R. Hanson
*President*L. J. Murphy
Treasurer

Total Assets . . . \$214,967 54

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley
*President*Salvatore Tuminelli
Treasurer

Total Assets . . . \$169,990 14

Lynn Postal District Employees Credit
Union
Post Office Building
Willow Street

Incorporated October 2, 1926

Donato DiVirgilio
*President*L. A. Kennedy
Treasurer

Total Assets . . . \$215,073 66

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

R. F. Grady
*President*Nathan Goodman
Treasurer

Total Assets . . . \$75,821 97

***St. Jean Baptiste Credit Union**
527 Western Avenue

Incorporated September 29, 1910

A. A. Belliveau
*President*R. E. Gingras
Treasurer

Total Assets . . . \$1,092,669 91

***West Lynn G. E. Employees Credit Union**
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

E. J. Donovan
*President*G. W. Friberg
Treasurer

Total Assets . . . \$853,598 13

MALDEN**Bell Rock Credit Union**
185 Salem Street

Incorporated May 28, 1945

C. M. Ross
*President*Max Baer
Treasurer

Total Assets . . . \$48,598 05

Cosmopolitan Credit Union
185 Salem Street

Incorporated December 30, 1926

Morris Weiner N. J. Schneiderman
President *Treasurer*

Total Assets \$88,495 67

Majestic Credit Union
473 Cross Street

Incorporated November 27, 1937

S. I. Winer Samuel Rosenthal
President *Treasurer*

Total Assets \$13,813 74

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward W. T. Barrett
President *Treasurer*

Total Assets \$83,594 68

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia P. J. Cutrone
President *Treasurer*

Total Assets \$1,003,689 57

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

J. W. Mover Philip Isenman
President *Treasurer*

Total Assets \$6,541,755 96

Safety Credit Union
36A Lebanon Street

Incorporated November 17, 1926

Samuel Adler L. E. Cushman
President *Treasurer*

Total Assets \$49,895 01

MANSFIELD***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H. A. Patriquin B. B. Fuller
President *Acting Treasurer*

Total Assets \$844,769 22

MARBLEHEAD**V. F. W. No. 2005 Credit Union**
Post Office Box 237

Incorporated June 23, 1932

R. A. Reed R. W. Carlton
President *Treasurer*

Total Assets \$18,689 56

MARLBORO**St. Mary's Parish Credit Union**
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen Irene A. Toohey
President *Treasurer*

Total Assets \$111,392 27

MAYNARD**Maynard Consumers Credit Union**
68 Main Street

Incorporated July 12, 1948

C. M. Lerer Martha K. Weckstrom
President *Treasurer*

Total Assets \$587,056 35

MEDFORD***Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty E. C. Babcock
President *Treasurer*

Total Assets \$349,482 25

MEDWAY**Medway Credit Union**
140 Village Street

Incorporated February 10, 1927

Charles Levine A. E. Gordon
President *Treasurer*

Total Assets \$34,056 56

MIDDLEBORO**Nemasket Credit Union
Plymouth Shoe Company
191 Center Street**

Incorporated August 17, 1937

Marjorie E. Baker <i>President</i>	J. V. Einstein, Jr. <i>Treasurer</i>
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Total Assets	\$40,783	12
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MILFORD**Milford Credit Union
49 Pine Street**

Incorporated April 28, 1927

Jacob Wyzan <i>President</i>	William Harris <i>Treasurer</i>
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Total Assets	\$19,429	82
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MILLBURY***High Carbon Credit Union
New England High Carbon Wire Company
50 Howe Avenue**

Incorporated March 14, 1941

Oliver Richard <i>President</i>	G. F. Wade <i>Treasurer</i>
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Total Assets	\$189,174	41
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***Millbury Credit Union
50 Main Street**

Incorporated June 20, 1934

M. M. Thornburg <i>President</i>	R. N. Kenary <i>Treasurer</i>
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Total Assets	\$1,617,895	94
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**Worcester Teachers Credit Union
6 Church Street**

Incorporated March 2, 1934

Helen R. Harney <i>President</i>	Mary E. Shay <i>Treasurer</i>
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Total Assets	\$190,779	20
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NEEDHAM***Needham School Employees Credit Union
Needham High School
Webster Street**

Incorporated December 7, 1961

J. A. Osgood <i>President</i>	Chester Wallace <i>Treasurer</i>
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Total Assets	\$6,013	90
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NEW BEDFORD**Aerovox Employees Credit Union
Aerovox Corporation
740 Belleville Avenue**

Incorporated July 1, 1941

T. P. Richards <i>President</i>	H. L. Mohel <i>Treasurer</i>
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Total Assets	\$253,098	62
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***Citizens Credit Union
256 Union Street**

Incorporated November 27, 1937

Theodore Pageotte <i>President</i>	Barbara M. W. Silva <i>Treasurer</i>
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Total Assets	\$341,279	95
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**Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street**

Incorporated January 5, 1938

J. R. Gordon <i>President</i>	C. H. Wardwell <i>Treasurer</i>
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Total Assets	\$401,799	79
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**New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street**

Incorporated May 14, 1926

E. W. Cole <i>President</i>	R. E. Nolan <i>Treasurer</i>
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Total Assets	\$305,026	03
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**New Bedford Municipal Employees Credit Union
868 Pleasant Street**

Incorporated November 17, 1932

W. E. Cobb <i>President</i>	S. A. Mitchell <i>Treasurer</i>
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Total Assets	\$467,728	69
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**New Bedford Postal Employees Credit Union
695 Pleasant Street**

Incorporated September 18, 1926

B. L. Messier <i>President</i>	J. W. Connulty <i>Treasurer</i>
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Total Assets	\$75,931	23
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Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets

Incorporated September 16, 1939

J. T. Mosher <i>President</i>	Manuel Homem, Jr. <i>Treasurer</i>
Total Assets	\$38,274 11

Revere Copper & Brass Employees Credit Union
24 North Front Street

Incorporated April 9, 1937

C. A. Croacher <i>President</i>	William Higgins, Jr. <i>Treasurer</i>
Total Assets	\$467,073 53

***St. Anne Credit Union**
43 Rodney French Boulevard

Incorporated August 3, 1911

H. E. Thivierge <i>President</i>	Ulysse Auger <i>Treasurer</i>
Total Assets	\$1,046,064 89

Southern Massachusetts Telephone Workers Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

H. J. Wardick <i>President</i>	J. A. LaBrode <i>Treasurer</i>
Total Assets	\$1,288,690 52

U-Strayco Credit Union
Union Street Railway Company
145 Middle Street

Incorporated August 25, 1938

William Beauregard <i>President</i>	L. M. Walker <i>Treasurer</i>
Total Assets	\$155,309 10

NEWBURYPORT

Newburyport Credit Union
Community Center
Washington Street

Incorporated February 5, 1934

Norman Espovich <i>President</i>	David Harnch <i>Treasurer</i>
Total Assets	\$13,539 33

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

J. L. King, Jr. <i>President</i>	J. F. Swasey, Jr. <i>Treasurer</i>
Total Assets	\$105,094 61

NEWTON

Easinco Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue

Incorporated May 24, 1956

P. D. Gillis <i>President</i>	E. J. Wright <i>Treasurer</i>
Total Assets	\$8,758 33

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

Philip Purcell <i>President</i>	W. H. Fitzgerald <i>Treasurer</i>
Total Assets	\$128,261 00

NEWTON

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone <i>President</i>	D. B. Mitchell <i>Treasurer</i>
Total Assets	\$26,594 12

NORTH ADAMS

Hoosac Employees Credit Union
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote <i>President</i>	A. E. Elmer <i>Treasurer</i>
Total Assets	\$49,945 30

***Sprague Electric Credit Union**
87 Marshall Street

Incorporated June 24, 1940

H. F. Sherman <i>President</i>	R. E. Armitage <i>Treasurer</i>
Total Assets	\$1,764,561 69

NORTHBRIDGE

***K B Credit Union**
Kupfer Brothers Company
 Riverdale Street

Incorporated May 25, 1942

George Lemoine, Jr. F. L. Eden
President *Treasurer*

Total Assets \$79,268 36

***W. M. W. Credit Union**
Whitin Machine Works
 Main Street
 (Whitinsville District)

Incorporated February 2, 1932

H. K. Anderson H. S. Crawford
President *Treasurer*

Total Assets \$962,199 14

NORWOOD

***M and N Employees Credit Union**
 Nahatan Street

Incorporated August 1, 1958

(Vacant) R. D. Mahoney
President *Treasurer*

Total Assets \$104,607 82

***Marrud Employees Credit Union**
 1450 Boston Providence Turnpike

Incorporated April 18, 1962

H. J. Bernstein B. F. Kushner
President *Treasurer*

Total Assets \$12,044 93

Neponset Valley Postal Employees
Credit Union
 Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough R. E. Barry
President *Treasurer*

Total Assets \$42,104 09

Norwood School Employees Credit Union
 Administration Building
 Corner Walpole and Elliot Streets

Incorporated September 29, 1934

C. H. Wheeler Elizabeth V. Syverson
President *Treasurer*

Total Assets \$52,317 04

Plimpton Credit Union
Plimpton Press
 Lenox Street

Incorporated August 19, 1927

H. L. Ortila P. A. Woodward
President *Treasurer*

Total Assets \$413,744 18

ORANGE

Orange Credit Union
 17 East Main Street

Incorporated May 29, 1952

J. A. Tepper Robert Plotkin
President *Treasurer*

Total Assets \$410,867 64

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
 465 North Main Street

Incorporated January 2, 1951

E. W. Mailman Roberta K. Niles
President *Treasurer*

Total Assets \$175,595 96

***General Package Credit Union**
Diamond National Corp.
 Church Street

Incorporated September 27, 1957

D. T. Daniele T. R. Yule
President *Treasurer*

Total Assets \$237,698 72

***Wick-Spring Employees Credit Union**
 Springfield Road

Incorporated December 31, 1937

P. F. Camyre, Sr. Margaret E. Hickey
President *Treasurer*

Total Assets \$98,041 52

PEABODY

***A. C. Lawrence Employees Credit Union**
 10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck W. G. Noonan
President *Treasurer*

Total Assets \$263,474 07

Hellenic Credit Union
12 Peabody Square

Incorporated July 8, 1938

S. T. Callichy <i>President</i>	Christ Decoulas <i>Treasurer</i>
Total Assets \$469,136 27	

Luso-American Credit Union
21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva <i>President</i>	A. R. Faria <i>Treasurer</i>
Total Assets \$73,583 94	

Popular Credit Union
116 Main Street

Incorporated December 15, 1926

David Rosenfelt <i>President</i>	Saul Tanzer <i>Treasurer</i>
Total Assets \$50,651 47	

PITTSFIELD

Berkshire Credit Union
235 East Street

Incorporated August 10, 1927

W. P. Shindler <i>President</i>	Leon Siegel <i>Treasurer</i>
Total Assets \$88,469 93	

Eagle Credit Union
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier <i>President</i>	A. L. Owens <i>Treasurer</i>
Total Assets \$39,373 34	

***EPCO Employees Credit Union**
Eaton Paper Corporation
75 South Church Street

Incorporated June 9, 1961

J. F. Puleri <i>President</i>	Jean M. Librizzi <i>Treasurer</i>
Total Assets \$46,664 21	

***Pittsfield G. E. Employees Credit Union**
100 Woodlawn Avenue

Incorporated January 4, 1935

R. A. Sullivan <i>President</i>	P. C. Theilig <i>Treasurer</i>
Total Assets \$3,534,919 74	

Pittsfield Postal Employees Credit Union
U. S. Post Office
Allen Street

Incorporated February 24, 1928

T. H. Doyle <i>President</i>	A. J. Sangiovanni <i>Treasurer</i>
Total Assets \$13,964 72	

Pittsfield Teachers Credit Union
High School
East Street

Incorporated May 17, 1939

C. J. McMahon <i>President</i>	A. W. Harvey <i>Treasurer</i>
Total Assets \$257,954 41	

PLYMOUTH

Plymouth Cordage Credit Union
Court Street

Incorporated November 13, 1928

R. S. Bailey <i>President</i>	J. A. Smith <i>Treasurer</i>
Total Assets \$573,444 77	

QUINCY

ILSNEC Credit Union
Industrial Luncheon Service
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen <i>President</i>	Gilbert Rosenberg <i>Treasurer</i>
Total Assets \$42,351 98	

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr. <i>President</i>	R. A. Hutchins <i>Treasurer</i>
Total Assets \$538,644 27	

Presidents City Credit Union
1458 Hancock Street

Incorporated November 6, 1940

Antone Pacheco <i>President</i>	A. F. Monroe <i>Treasurer</i>
Total Assets \$69,396 57	

*Share Insurance members.

QUINCY

***Quincy EMSR Credit Union**
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

B. T. Dembro <i>President</i>	H. W. Behn <i>Treasurer</i>
Total Assets	\$91,478 94

***Quincy Municipal Credit Union**
1120 Hancock Street

Incorporated August 4, 1937

J. E. Walsh <i>President</i>	T. F. Maloney <i>Treasurer</i>
Total Assets	\$483,266 47

***Quinwey Credit Union**
1 Cliveden Street

Incorporated June 6, 1950

J. J. Christopher, Jr. <i>President</i>	J. W. Gunville <i>Treasurer</i>
Total Assets	\$213,933 29

Wollaston Credit Union
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson <i>President</i>	Milton Biller <i>Treasurer</i>
Total Assets	\$995,316 41

RANDOLPH

***Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

D. J. Nelson <i>President</i>	J. W. Marotta <i>Treasurer</i>
Total Assets	\$97,535 16

REVERE

Revere Firefighters Credit Union
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo <i>President</i>	E. J. Cerulli <i>Treasurer</i>
Total Assets	\$25,766 64

***Shirley Credit Union**
111 Shirley Avenue

Incorporated November 13, 1952

C. W. Ginesky <i>President</i>	Sidney Dubchansky <i>Treasurer</i>
Total Assets	\$974,227 55

ROCKLAND

***Rockland Credit Union**
241 Union Street

Incorporated January 23, 1922

Abraham Lelyveld <i>President</i>	J. V. Forti <i>Treasurer</i>
Total Assets	\$4,911,288 51

SALEM

Northshore Credit Union
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson <i>President</i>	D. W. Martin <i>Treasurer</i>
Total Assets	\$372,165 43

***St. Joseph Credit Union of Salem**
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne <i>President</i>	J. A. Foisy <i>Treasurer</i>
Total Assets	\$2,386,930 64

Salem Credit Union
140 Washington Street
Room 207

Incorporated May 16, 1913

David Berman <i>President</i>	H. S. Polansky <i>Treasurer</i>
Total Assets	\$166,029 18

Salem Italian American Credit Union
24 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio <i>President</i>	Domenico Mizzi <i>Treasurer</i>
Total Assets	\$89,928 59

*Share Insurance members.

Sylvania Employees Credit Union
60 Boston Street

Incorporated February 14, 1921

F. P. Kelleher	C. A. Powers
<i>President</i>	<i>Treasurer</i>
Total Assets	\$1,813,913 76

SAUGUS

***Saugus Credit Union**
448 Lincoln Avenue

Incorporated January 14, 1938

J. A. Carter	J. V. Spencer
<i>President</i>	<i>Treasurer</i>
Total Assets	\$686,704 32

SHARON

***Sharon Credit Union**
50 South Main Street

Incorporated May 9, 1956

L. M. Plonsky	Irving Glaser
<i>President</i>	<i>Treasurer</i>
Total Assets	\$54,179 63

SHIRLEY

Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin	A. S. Thomas
<i>President</i>	<i>Treasurer</i>
Total Assets	\$10,165 50

SOMERSET

***Somerset Community Credit Union**
1166 County Street

Incorporated July 10, 1958

Philip Peneault	O. C. Perry, Jr.
<i>President</i>	<i>Treasurer</i>
Total Assets	\$1,689,439 41

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni	F. N. Babb
<i>President</i>	<i>Treasurer</i>
Total Assets	\$22,614 26

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

R. E. Valentino	Patsy Vaudo
<i>President</i>	<i>Treasurer</i>
Total Assets	\$172,406 16

***The Porter Employees Credit Union**
74 Foley Street

Incorporated July 2, 1956

W. J. McCarthy	Ralph Bellofatto
<i>President</i>	<i>Treasurer</i>
Total Assets	\$122,459 73

Swift Employees Credit Union
7 Medford Street

Incorporated May 15, 1959

F. J. Harold	Edward Azar
<i>President</i>	<i>Treasurer</i>
Total Assets	\$121,902 91

SOUTHBRIDGE

***Southbridge Credit Union**
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault	Ernest Fontaine
<i>President</i>	<i>Treasurer</i>
Total Assets	\$2,976,341 42

SPRINGFIELD

***Alaco Credit Union**
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

R. L. Simchak	F. B. Connor
<i>President</i>	<i>Treasurer</i>
Total Assets	\$125,555 88

*Share Insurance members.

SPRINGFIELD***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

M. L. Chechette
*President*R. G. Mansur
Treasurer

Total Assets . . . \$1,415,076 80

***Buxton Employees Credit Union**
Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

W. J. Utess
*President*E. L. Rich
Treasurer

Total Assets . . . \$551,208 26

***The Chapman Valve Credit Union**
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry
*President*E. C. Brunelle
Treasurer

Total Assets . . . \$1,069,364 47

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles
*President*E. L. Register
Treasurer

Total Assets . . . \$66,614 57

Diamond Match Employees Credit Union
125 Paridon Street

Incorporated November 6, 1940

Mario Chioda
*President*L. N. Brown
Treasurer

Total Assets . . . \$160,830 79

Embeco Credit Union
74 Park Street

Incorporated September 17, 1954

R. L. Cobb
*President*A. J. Yodlowski
Treasurer

Total Assets . . . \$300,503 79

***John H. Breck Employees Credit Union**
91 Dwight Street

Incorporated March 4, 1947

W. J. Slattery
*President*D. W. Lally, Jr.
Treasurer

Total Assets . . . \$417,695 58

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. Burridge
*President*J. G. Carey
Treasurer

Total Assets . . . \$602,923 16

Maccabean Pythian Credit Union
1694 Main Street

Incorporated July 8, 1940

Marshall Later
*President*Jack Smith
Treasurer

Total Assets . . . \$19,959 79

Massachusetts Mutual Employees Credit Union
1295 State Street

Incorporated June 28, 1962

Ralston Stone
*President*M. H. Bennett
Treasurer

Total Assets . . . \$322,134 43

Monsanto Plastics Credit Union
812 Monsanto Avenue
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania
*President*G. A. Gorrod
Treasurer

Total Assets . . . \$2,399,927 87

***Powers Paper Employees Credit Union**
149 Wason Avenue

Incorporated September 27, 1955

E. A. Benoit
*President*A. L. Silvestri
Treasurer

Total Assets . . . \$19,714 91

***Railway Express Credit Union**
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert
*President*D. J. Votava
Treasurer

Total Assets . . . \$16,752 16

Setco Credit Union
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian
*President*Pearl W. Easton
Treasurer

Total Assets . . . \$173,602 98

***Spasco Credit Union**
124 Switzer Avenue

Incorporated November 20, 1962

R. T. Boland <i>President</i>	Mary Jane Boone <i>Treasurer</i>
Total Assets	\$10,521 26

Springfield Armory Credit Union
Federal Street

Incorporated May 17, 1940

J. T. Caulfield <i>President</i>	D. J. Walsh <i>Treasurer</i>
Total Assets	\$478,565 48

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

R. A. Neis <i>President</i>	O. B. Anderson <i>Treasurer</i>
Total Assets	\$100,107 41

***Springfield Franco-American Credit Union**
162 Broadway

Incorporated April 15, 1930

A. L. Dubois <i>President</i>	Anna M. Ratell <i>Treasurer</i>
Total Assets	107,442 47

***Springfield, Mass. Municipal Employees Credit Union**
158 Broadway

Incorporated March 2, 1927

R. J. Patingre <i>President</i>	W. E. Hurley <i>Treasurer</i>
Total Assets	\$1,469,267 29

***Springfield, Mass. Post Office Employees Credit Union**
436 Dwight Street

Incorporated April 27, 1923

M. P. Wall <i>President</i>	T. A. Clune <i>Treasurer</i>
Total Assets	\$528,203 91

Springfield Monarch Employees Credit Union
1250 State Street

Incorporated June 10, 1959

A. V. Fairbanks <i>President</i>	P. M. Dick <i>Treasurer</i>
Total Assets	\$309,864 16

***Springfield Street Railway Employees Credit Union**
2811 Main Street

Incorporated November 6, 1926

H. S. Valliere <i>President</i>	T. E. O'Donnell <i>Treasurer</i>
Total Assets	\$339,912 00

Springfield Teachers Credit Union
High School of Commerce
415 State Street

Incorporated October 5, 1929

H. E. Drewes <i>President</i>	A. J. Serafino, Jr. <i>Treasurer</i>
Total Assets	\$948,199 89

***Westco Credit Union**
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts <i>President</i>	C. A. Caron <i>Treasurer</i>
Total Assets	\$986,804 18

***Western Massachusetts Telephone Workers Credit Union**
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin <i>President</i>	K. L. Stuart <i>Treasurer</i>
Total Assets	\$2,750,542 47

SWAMPSCOTT

Leon E. Abbott Post No. 57 (3) Credit Union
89 Burrill Street

Incorporated August 27, 1931

W. F. Jones <i>President</i>	R. M. Leonard <i>Treasurer</i>
Total Assets	\$12,911 28

TAUNTON

Adams Post Credit Union
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard <i>President</i>	J. T. McDonald <i>Treasurer</i>
Total Assets	\$60,817 78

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 24, 1928

J. H. O'Keefe <i>President</i>	S. J. Skwato <i>Treasurer</i>
Total Assets	\$46,978 10

WAKEFIELD

***Amlico Credit Union**
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

R. A. Burnham W. E. Carlson
President *Treasurer*

Total Assets . . . \$264,911 01

L. B. Evans Employees Credit Union
27 Water Street

Incorporated August 8, 1939

F. E. Daley A. M. Perkins
President *Treasurer*

Total Assets . . . \$133,252 03

WALPOLE

H and V Credit Union
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

G. L. Cote Hazel C. Whitney
President *Treasurer*

Total Assets . . . \$117,587 89

Kendall Mills Credit Union
The Kendall Company
Fiber Products Division
West Street

Incorporated September 12, 1930

E. H. Peterson Fred Burkel
President *Treasurer*

Total Assets . . . \$136,941 99

***Neponset Credit Union**
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

R. H. Ellis Velma M. Cobb
President *Treasurer*

Total Assets . . . \$2,849,943 75

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour J. J. Buckley
President *Treasurer*

Total Assets . . . \$71,256 07

WALTHAM

***Clevite Transistor Employees Credit Union**
200 Smith Street

Incorporated May 23, 1961

(Vacant) Laurance Dosh
President *Treasurer*

Total Assets . . . \$71,704 36

***Grover Cronin Credit Union**
221 Moody Street

Incorporated August 24, 1943

P. M. Larkin Mary A. Conlon
President *Treasurer*

Total Assets . . . \$338,374 30

***Middlesex Carmens Credit Union**
1020 Main Street

Incorporated November 22, 1946

R. J. Breslin L. M. Noonan
President *Treasurer*

Total Assets . . . \$225,413 75

***Raytheon Employees Credit Union**
Foundry Avenue

Incorporated January 11, 1945

P. L. Gatchell Dorothy J. Worcester
President *Treasurer*

Total Assets . . . \$4,227,483 74

Waltham Municipal Employees Credit Union
21 Lexington Street

Incorporated June 29, 1949

J. A. Burke P. B. O'Mara
President *Treasurer*

Total Assets . . . \$122,795 67

WATERTOWN

***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

T. S. Spack L. L. Dunbar
President *Treasurer*

Total Assets . . . \$289,255 61

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 5, 1934

Frances A. Lyons G. B. Wellman
President *Treasurer*

Total Assets . . . \$455,723 34

WEBSTER**Webster Credit Union**
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski
*President*J. F. Mackowiak
Treasurer

Total Assets . . . \$2,200,702 31

WESTFIELD***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
Cycle Street

Incorporated September 13, 1956

J. J. Hibert
*President*R. B. Huntoon
Treasurer

Total Assets . . . \$205,479 97

***Savage Arms Employees Credit Union**
Springdale Road

Incorporated August 15, 1946

J. A. Soltys
*President*G. H. Fitch
Treasurer

Total Assets . . . \$771,916 05

Westfield Polish-American Credit Union
5 Main Street
Room 7

Incorporated February 7, 1946

C. F. Sadowski
*President*Rose M. Mulvenna
Treasurer

Total Assets . . . \$20,947 94

WEST SPRINGFIELD***Esfex Credit Union**
26 Central Street

Incorporated April 21, 1954

E. Grant Fay
*President*H. O. Evans
Treasurer

Total Assets . . . \$249,616 21

***General Fibre Employees Credit Union**
Palmer Avenue

Incorporated November 6, 1944

E. D. Mattera
*President*W. J. Geraghty
Treasurer

Total Assets . . . \$95,093 81

***Gilbarco Employees Credit Union**
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

E. O. Beauvais
*President*R. E. McCarty
Treasurer

Total Assets . . . \$1,425,712 49

***Perkins Gear Credit Union**
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas
*President*J. E. Paquin
Treasurer

Total Assets . . . \$87,218 51

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated August 2, 1923

F. A. Julian
*President*C. E. Warburton
Treasurer

Total Assets . . . \$1,481,299 84

WICO Employees Credit Union
Wico Electric Company
Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee
*President*John Cooper
Treasurer

Total Assets . . . \$220,464 57

WESTWOOD**Westwood Credit Union**
302 High Street

Incorporated September 29, 1949

H. J. Mitchell
*President*J. J. Collier
Treasurer

Total Assets . . . \$35,264 36

WEYMOUTH***Stetson Shoe Employees Credit Union**
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley
*President*Walter Morrison
Treasurer

Total Assets . . . \$166,918 73

WEYMOUTH

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen <i>President</i>	Mary E. Moore <i>Treasurer</i>
Total Assets	\$332,648 23

WINCHENDON

*Marquette Credit Union
94 Central Street

Incorporated September 19, 1939

H. C. Girouard <i>President</i>	Vincent Buckley <i>Treasurer</i>
Total Assets	\$101,218 84

WINTHROP

Beach Credit Union
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg <i>President</i>	Michael Skolnick <i>Treasurer</i>
Total Assets	\$143,073 47

WOBURN

Atlantic Gelatin Credit Union
Hill Street

Incorporated July 13, 1950

L. T. Orsillo <i>President</i>	A. A. King <i>Treasurer</i>
Total Assets	\$362,950 92

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

A. A. Paleologos <i>President</i>	J. J. Moss <i>Treasurer</i>
Total Assets	\$131,300 35

WORCESTER

*C & K Employees Credit Union
93 Grand Street

Incorporated January 28, 1957

A. O. Peverett <i>President</i>	W. J. Leszczynski <i>Treasurer</i>
Total Assets	\$342,653 90

Central Massachusetts Telephone Workers
Credit Union
15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath <i>President</i>	E. F. White <i>Treasurer</i>
Total Assets	\$856,325 39

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

P. W. Burke <i>President</i>	Bruce MacDougall <i>Treasurer</i>
Total Assets	\$49,191 88

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

F. G. Lanava <i>President</i>	R. S. Kemp <i>Treasurer</i>
Total Assets	\$48,382 46

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson <i>President</i>	R. J. Reynolds <i>Treasurer</i>
Total Assets	\$122,882 64

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

C. K. Oberg <i>President</i>	Esther Currie <i>Treasurer</i>
Total Assets	\$60,091 36

Moulded Plastics Credit Union
14 Hygeia Street

Incorporated January 19, 1942

L. K. Blair <i>President</i>	F. L. Graham <i>Treasurer</i>
Total Assets	\$13,273 50

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke <i>President</i>	G. S. Williams, Jr. <i>Treasurer</i>
Total Assets	\$491,894 83

*Share Insurance members.

***Rockwood Sprinkler Employees Credit Union**
38 Harlow Street

Incorporated April 9, 1937

G. M. Machonis T. R. Ashe
President *Treasurer*

Total Assets . . . \$116,040 18

South Works Credit Union
American Steel & Wire Company
800 Millbury Street

Incorporated April 5, 1935

V. R. Faucher Loretta V. King
President *Treasurer*

Total Assets . . . \$1,223,178 99

U.S.E. — Worcester Credit Union
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J. E. Malley R. G. Medhurst
President *Treasurer*

Total Assets . . . \$167,453 72

Washburn Employees Credit Union
Washburn Company
28 Union Street

Incorporated December 3, 1941

Mary F. Stevenson Beulah B. Hocking
President *Treasurer*

Total Assets . . . \$68,011 83

Worcester Fire Department Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

J. E. Carlson Wilbert Baker
President *Treasurer*

Total Assets . . . \$154,873 28

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

W. J. Clark J. L. Turnan
President *Treasurer*

Total Assets . . . \$136,503 73

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

A. G. Belisle J. J. McKiernan
President *Treasurer*

Total Assets . . . \$110,030 34

Worcester Polish Credit Union
135 Millbury Street

Incorporated January 5, 1926

Frank Ciborowski Stella A. Ciborowski
President *Treasurer*

Total Assets . . . \$4,832 65

Worcester Postal Credit Union
Main Post Office

Incorporated December 9, 1926

K. J. Sullivan D. F. Kelly
President *Treasurer*

Total Assets . . . \$206,425 29

Worcester Public Works Credit Union
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy Phyllis C. Mariano
President *Treasurer*

Total Assets . . . \$42,822 86

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian Walter Misilo
President *Treasurer*

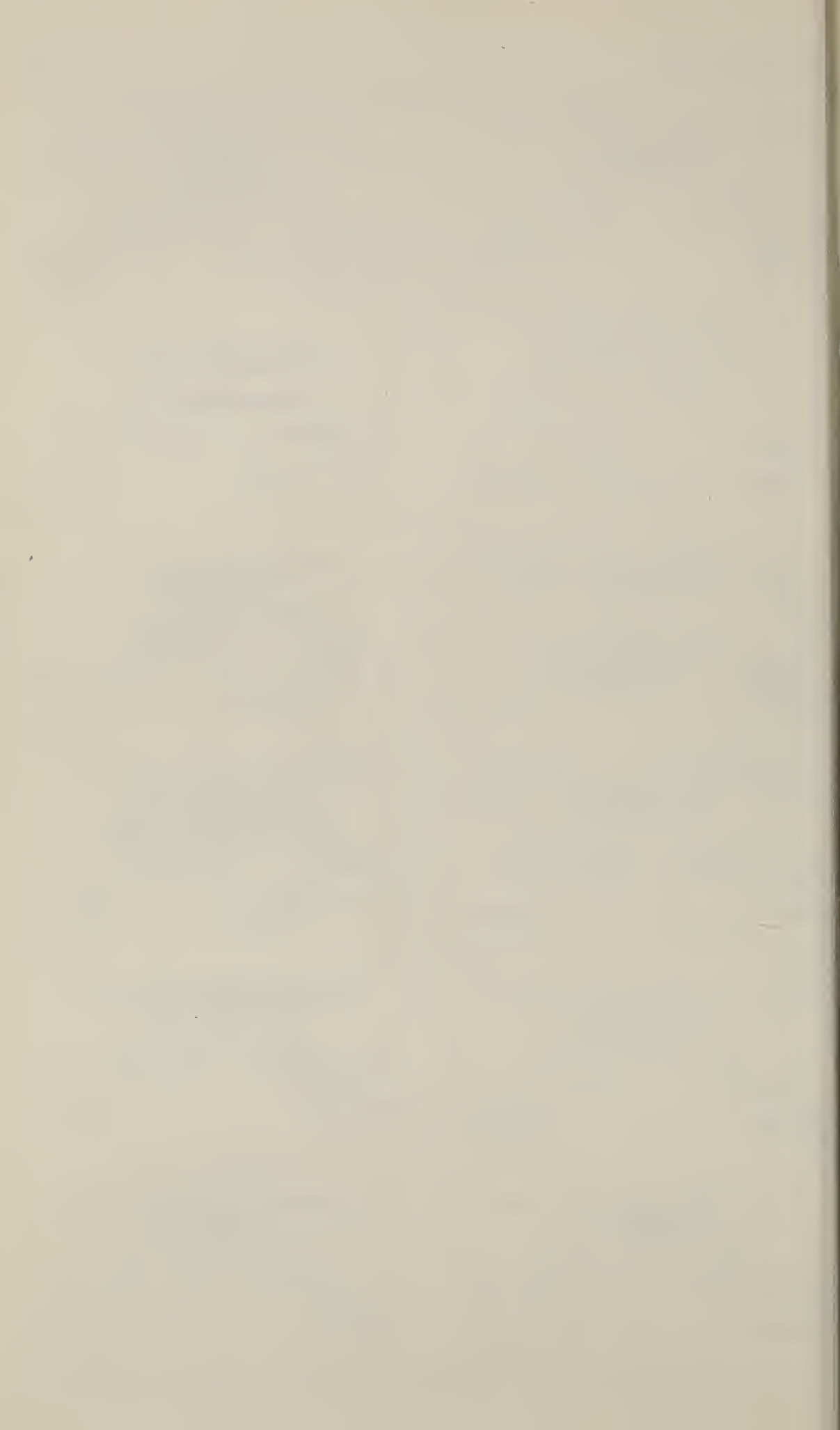
Total Assets . . . \$69,020 57

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

J. S. Borko M. E. Anderson
President *Treasurer*

Total Assets . . . \$110,113 75



ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1963

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
ACTON							
T. I. C. Employees . . .	69,761	-	11,049	1,062	-	122	81,994
ACUSHNET							
Acushnet Process Employees . . .	104,150	-	360,748	54,929	-	10,920	530,747
AMESBURY							
Amesbury Franco-American	219,659	694,791	120,177	69,978	11,200	1,359	1,117,164
ASHLAND							
Fenwal	59,323	-	174,776	11,729	-	-	245,828
Lombard Governor . . .	6,515	-	21,848	5,213	-	-	33,576
ATHOL							
Athol	966,197	2,322,671	1,656,368	197,967	-	3,634	5,146,837
ATTLEBORO							
Sisalkraft	104,765	51,288	62,293	14,487	-	388	233,221
AUBURN							
Lodding Employees . . .	40,638	-	28,156	7,564	-	307	76,665
Worcester Rendering Employees	2,558	-	73	71	-	-	2,702
BARRE							
Barwoolco	69,949	92,368	148,948	16,719	-	-	327,984
BEDFORD							
Mitre Employees . . .	569,703	-	85,777	47,784	-	935	704,199
BEVERLY							
Beverly Investment . . .	19,867	-	27,288	7,409	-	-	54,564
Beverly Municipal . . .	238,622	-	107,171	17,668	-	-	363,461
Rantoul	104,932	-	13,496	9,330	-	-	127,758
BOSTON							
AFL-CIO Postal Clerks . .	21,341	-	75	282	-	-	21,698
Allis-Chalmers	185,669	-	46,248	11,093	-	-	243,010
Alpha	35,790	-	42,379	5,673	-	-	83,842
American Chapels	177,676	-	92,536	1,833	-	883	272,928
Armour-Chamberlain . . .	54,597	-	32,000	17,996	-	279	104,872
B C G Employees	804,046	29,868	163,078	11,715	-	942	1,009,649
Ber Ditcher	20,687	-	-	1,407	-	31	22,125
B L H Employees	96,206	-	98,380	8,290	-	77	202,953
Blue Hill	1,439,872	4,163,584	3,155,455	273,212	29,011	-	9,061,134
Borisaver	57,836	-	13,000	5,528	-	452	76,816
Boston American Composing Room	19,303	-	2,500	1,578	-	-	23,381

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
50,817	-	1,781	29,355	41	4¼	227	-	173
480,587	-	-	49,728	432	5	1,098	-	352
919,211	72,376	11,790	109,267	4,520	4¼	1,628	413	624
223,886	-	-	21,361	581	5½	631	-	192
29,156	-	1,631	2,456	333	4	134	-	52
4,509,886	-	64,634	564,107	8,210	4	5,585	-	1,782
203,494	-	-	27,686	2,041	6	345	-	183
66,736	-	-	9,929	-	4 9/10	97	-	75
1,748	-	-	954	-	-	27	-	14
286,850	-	-	39,545	1,589	4	363	-	181
589,082	-	-	106,388	8,729	4⅝	1,362	-	764
30,617	4,169	-	19,739	39	4	168	56	39
338,970	-	-	24,356	135	4½	594	-	473
116,646	-	-	11,012	100	5	497	-	300
19,819	-	-	1,755	124	5	231	-	148
211,863	-	-	30,976	171	4¼	532	-	330
77,627	5	-	6,206	4	4	340	4	138
217,347	-	5,069	49,399	1,113	4½	796	-	437
70,899	-	20,007	13,857	109	4½	366	-	156
770,015	-	-	239,362	272	4¼	1,889	-	1,318
16,860	-	-	5,264	1	4	77	-	54
180,757	-	-	21,919	277	4	415	-	221
8,004,125	7,795	138,533	904,641	6,040	4	7,796	21	1,879
67,635	-	-	9,161	20	4	143	-	94
18,590	-	-	4,638	153	3	156	-	101

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Boston & Albany Employees	756,640	484,838	1,243,741	88,357	—	2,255	2,575,831
Boston & Maine Railroad Employees	482,268	—	1,316,153	176,216	—	155,771	2,130,408
Boston Arbeiter Ring	37,066	—	—	2,206	—	—	39,272
Boston Edison Employees	1,402,641	—	699,612	52,896	—	1,378	2,156,527
Boston Firefighters	1,352,547	840,389	124,468	47,777	—	573	2,365,754
Boston Globe Employees	190,524	—	—	49,913	—	—	240,437
Boston I. R. A. Employees	25,435	—	4,992	3,037	—	—	33,464
Boston Post Office Employees	835,256	63,103	60,694	51,639	—	1,782	1,012,474
Boston Progressive	375,004	417,595	127,366	105,010	29,076	4,236	1,058,287
Boston Railway Mail Employees	116,397	—	28,760	5,534	—	—	150,691
Boston Shell	146,088	—	25,064	8,271	—	164	179,587
Boston Taxi Drivers Association	3,377	—	—	2,967	—	2,479	8,823
Boston University Employees	275,092	—	214,653	9,553	—	1,502	500,800
Boston USCSC Employees	34,822	—	19,748	6,359	—	154	61,083
Brighton-Allston	64,453	—	15,092	1,746	—	340	81,631
Cabot Boston	217,919	65,806	199,057	13,150	—	1,668	497,600
City	17,987	12,211	34,157	8,188	—	216	72,759
City of Boston Employees	2,798,925	—	718,148	252,610	—	242,200	4,011,883
Colonial Employees	51,767	—	10,956	12,837	—	261	75,821
Columbus	11,249	—	15,025	1,488	—	—	27,762
Consumers	86,094	—	26,766	12,119	—	233	125,212
Corenco Employees	4,521	—	1,278	845	—	12	6,656
Dorchester	—	—	173	4,666	—	10	4,849
Dorchester Browning	45,350	—	—	11,311	—	—	56,661
Eaton	69,909	7,766	20,319	8,406	—	402	106,802
Emblem	103,984	—	90,741	13,429	—	99	208,253
Federal	73,867	—	30,328	4,563	—	330	109,088
Federation	94,209	—	—	5,195	—	50	99,454
Filene	367,800	161,138	636,673	29,437	—	—	1,195,048
Firefundic	15,147	—	7,292	4,602	—	101	27,142
Forty Associates	39,169	—	31,637	2,415	—	—	73,221
Freedom House	1,298	—	500	1,334	—	244	3,376
Friendship, The	54,134	—	8,694	9,299	—	—	72,127
Geneva	40,821	—	5,715	1,235	—	102	47,873
Gilco	27,424	—	71,449	15,251	—	1,360	115,484
Glenway	7,751	—	—	424	—	43	8,218
Glovel	37,261	—	2,143	3,319	—	—	42,723
Greyhound Employees	34,990	—	3,951	2,039	—	—	40,980
Gulf Boston	34,141	—	16,218	227	—	259	50,845
Harbor Village	16,788	—	1,635	552	—	61	19,036
Harmony	10,476	—	3,070	531	—	—	14,077
Harold	201,566	—	2,329	23,229	—	83	227,207
Herald-Traveler Employees, The	97,363	—	42,451	31,236	—	—	171,050
Hillside	358,350	73,775	263,392	11,382	—	50	706,949
Howard	70,579	—	50,021	8,599	—	—	129,199
Howco	13,866	—	5,778	2,377	—	—	22,021
Humboldt	74,276	—	53,963	13,636	—	—	141,875
Industrial, The	1,047,804	158,278	133,929	22,487	—	—	1,362,498
I O S O I	13,083	—	10,449	2,309	—	—	25,841
Jamaica Plain	28,529	—	—	927	—	—	29,456
Latvian	17,328	—	6,603	13,907	—	619	38,457
Liberal	31,153	—	—	1,532	—	88	32,773
Liberty	99,404	62,121	52,522	16,188	—	1	230,236
Lord Beaconsfield	195,401	50,803	20,682	3,934	—	388	271,208

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,644,508	-	-	927,004	4,319	5	4,499	-	2,453
385,142	579,828	356,528	782,925	25,985	7 1/5	4,056	1,879	1,351
26,250	-	-	13,008	14	3 1/2	176	-	90
1,694,790	210,850	-	240,436	10,451	4	3,953	1,450	2,192
1,941,334	-	66,288	354,261	3,871	5	2,063	-	1,710
198,424	-	-	40,308	1,705	4	1,221	-	540
26,582	-	-	6,880	2	6	127	-	72
865,777	-	-	137,824	8,873	3 1/2	6,397	-	3,727
927,341	15,591	23,932	87,474	3,949	3	5,446	90	1,248
120,410	-	-	22,253	8,028	4 1/2	970	-	622
159,681	-	-	19,827	79	6	348	-	219
4,210	-	-	4,550	63	-	154	-	49
469,055	-	-	31,299	446	4 5/8	891	-	532
53,452	-	1,218	6,360	53	4	139	-	63
73,729	-	-	7,797	105	4 1/2	277	-	224
461,736	-	8,931	26,913	20	4 1/2	492	-	304
64,505	-	-	8,068	186	4	159	-	43
3,623,683	-	-	387,231	969	6	11,607	-	5,465
64,451	-	-	11,179	191	4 1/2	378	-	187
21,564	-	-	6,104	94	4	123	-	54
100,309	-	-	24,465	438	4	570	-	189
4,171	-	1,137	984	364	4	41	-	15
4,474	-	-	353	22	-	143	-	-
47,182	-	-	9,368	111	4	160	-	96
85,593	-	-	21,161	48	5	290	-	188
169,709	-	-	38,541	3	5	718	-	403
92,925	-	-	16,140	23	4 1/2	175	-	81
86,522	-	-	12,355	577	4 1/2	972	-	587
1,046,564	-	-	146,568	1,916	4 1/8	2,212	-	966
24,240	-	-	2,902	-	5 1/2	129	-	66
60,870	-	-	12,273	78	4	181	-	92
3,185	-	140	-	51	-	60	-	8
61,385	-	-	10,517	225	4 1/2	215	-	102
37,063	-	-	10,750	60	4	194	-	123
9,783	55,543	34,809	15,349	-	3 1/2	713	346	227
6,722	-	-	1,493	3	5	87	-	33
35,721	-	-	6,997	5	4 1/2	157	-	93
38,475	-	-	2,272	233	4 1/4	235	-	131
36,432	-	-	14,347	66	4	159	-	88
13,372	-	-	4,893	771	-	415	-	235
9,875	-	-	4,197	5	4	64	-	37
195,167	-	-	31,862	178	5	570	-	377
137,296	-	-	32,597	1,157	3 1/4	1,049	-	485
601,692	-	-	101,434	3,823	4	1,145	-	432
113,094	-	-	16,040	65	4 1/2	445	-	211
17,263	-	-	4,758	-	4	55	-	31
109,649	-	-	32,076	150	4	327	-	151
1,167,056	-	4,610	175,707	15,125	4 3/4	2,510	-	1,580
24,319	-	-	1,489	33	4 1/2	139	-	25
22,264	-	-	7,188	4	5	149	-	120
3,245	34,929	-	272	11	4 1/4	124	55	34
28,172	-	-	4,599	2	4	91	-	61
190,369	-	-	36,637	3,230	4 1/2	527	-	245
233,110	-	-	37,777	321	4	969	-	454

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Maccabee	46,899	—	28,360	1,733	—	456	77,447
Marillac	28,895	—	2,613	2,521	—	—	34,029
Mascot, The	35,869	33,483	80,000	6,299	—	699	156,350
Memorial	36,306	—	24,000	15,743	—	2,300	78,349
Mohliwer	151,889	22,001	11,411	25,168	—	50	210,519
Moreland	132,297	—	4,677	2,463	—	56	139,493
Morgan Memorial	8,829	—	13,351	12,958	—	16	35,154
Mortons Employees	8,574	—	28,108	1,231	—	—	37,913
MTA Employees	3,559,526	—	798,860	153,170	—	—	4,511,556
Mutual	20,013	—	2,314	1,136	—	34	23,497
Navy Building	217,026	12,093	46,703	17,737	—	481	294,040
Navy Yard Employees	552,116	545,760	174,112	119,594	—	1,227	1,392,809
New Haven Railroad Employees	2,391,203	2,639,699	2,127,643	95,302	—	1	7,253,848
Noddle Island	379,616	580,408	88,961	26,103	—	1,951	1,077,039
One-Twenty	93,967	3,432	12,850	3,331	—	102	113,682
Overland	93,048	—	47,054	27,448	—	26	167,576
Plan	109,852	—	177,713	7,106	—	417	295,088
Pressers Union Local 12 ILGWU	34,568	—	20,271	5,880	—	63	60,782
Produce Terminal	58,509	—	10,625	2,302	—	128	71,564
Redberry	20,931	—	16,515	—	—	—	37,446
Rex	167,671	—	152,142	12,081	—	—	331,894
R L D A	11,933	—	170	594	—	—	12,697
Roxbury Independent	78,320	19,522	485	8,273	—	196	106,796
Seaver	26,298	—	16,027	2,407	—	—	44,732
Security Employees	163,573	—	27,114	7,310	—	396	198,393
Social Service	300,230	926,330	778,977	64,850	—	—	2,070,387
Square Deal	23,693	—	13,952	3,565	—	—	41,210
State Employees	1,123,765	—	81,054	84,315	—	37	1,289,171
T & H Employees	41,750	—	46,938	8,347	—	—	97,035
Telephone Workers	5,770,463	—	611,811	142,315	—	784	6,525,373
Thriftway	11,433	—	814	1,096	—	—	13,343
T R I B	87,265	—	11,444	7,534	—	—	106,243
Victory	31,044	—	63	2,026	—	—	33,133
Wales Mfg. Co. Employees	13,542	—	4,870	2,219	—	112	20,743
Wards	10,827	—	4,363	3,263	—	—	18,453
Washington	52,205	—	49,341	10,050	—	—	111,596
Welcome	15,734	—	1,138	860	—	—	17,732
Welfare	33,718	—	18,367	3,675	—	—	55,760
Whitson, The	95,385	103,182	86,601	27,436	—	—	312,605
Zaslav Volin	54,419	—	30,286	8,049	—	99	92,853
BRAINTREE							
Walworth	17,856	—	77,616	2,689	—	78	98,239
BRIDGEWATER							
Bridgewater	453,423	484,227	208,063	52,943	21,441	3,091	1,223,188
BROCKTON							
Barbourwelt	18,901	—	17,309	309	—	—	36,519
Brockton	1,449,521	1,940,598	529,234	65,218	49,524	199,158	4,233,253
Brockton Brotherhood	523,416	406,276	97,540	20,459	—	137	1,047,828
Brockton EMSR	46,817	28,738	7,767	2,053	—	5,826	91,201
Brockton Firemens	58,372	—	106,706	3,821	—	—	168,899
Brockton Postal Employees	109,122	—	52,591	5,225	—	—	166,938
Brockton Taunton Gas Employees	28,359	—	91,442	5,949	—	—	125,750

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
64,429	-	-	12,982	36	4½	210	-	137
30,876	-	-	3,134	19	4¼	170	-	112
132,425	-	-	23,850	75	4	412	-	107
66,370	-	-	11,970	9	4½	267	-	147
172,183	-	-	38,065	271	4½	528	-	228
121,813	-	-	17,639	41	4½	358	-	210
30,918	-	-	4,159	77	3	335	-	120
28,774	-	-	9,137	2	4	91	-	33
3,559,232	-	-	950,005	2,319	5	5,807	-	5,327
19,048	-	-	4,408	41	-	160	-	98
261,845	-	9,131	22,860	204	4½	814	-	441
1,255,664	-	74	136,476	595	4	4,248	-	2,026
5,973,126	-	-	1,154,569	126,153	4½	8,830	-	4,640
909,718	8,890	-	156,600	1,831	4	1,949	16	1,113
104,505	-	-	8,808	369	5	440	-	162
82,221	-	-	84,555	800	4	426	-	262
247,442	12,660	-	34,948	38	5	644	25	318
55,131	-	-	5,646	5	4	292	-	142
58,115	-	-	13,199	250	4½	275	-	179
31,504	-	-	5,182	760	4	281	-	76
247,419	-	18,396	65,129	950	4	810	-	435
11,736	-	-	907	54	-	58	-	21
92,497	-	-	14,049	250	4	258	-	109
35,025	-	-	9,689	18	4½	125	-	65
165,948	-	-	30,326	2,119	4½	687	-	318
1,699,437	75,243	-	293,542	2,165	4	3,080	60	746
34,225	-	-	6,886	99	4	146	-	58
1,038,738	4,510	-	241,496	4,427	4½	3,575	30	1,873
84,699	-	-	11,362	974	4¾	242	-	137
4,786,353	-	-	1,295,129	443,891	4	12,867	-	6,783
11,778	-	-	1,561	4	4	82	-	43
93,035	-	-	12,840	368	5	211	-	148
22,610	-	-	10,521	2	4	114	-	75
18,647	-	-	2,092	4	3	181	-	76
11,897	-	-	6,556	-	4	112	-	49
94,030	-	-	17,534	32	4	294	-	125
15,657	-	-	2,067	8	5	159	-	96
45,252	-	-	10,379	129	4	190	-	99
232,859	-	7,715	64,995	7,036	3½	749	-	298
78,098	-	-	14,687	68	5½	247	-	130
13,266	68,023	-	16,901	49	5	390	211	160
1,032,934	-	56,683	128,036	5,535	4	2,397	-	979
30,751	-	-	5,541	227	4	148	-	101
3,707,133	8,959	54,472	461,889	800	4¼	4,809	5,653	2,272
747,190	40,903	72,467	177,611	9,657	4½	1,385	76	980
66,779	-	5,567	18,764	91	4	185	-	83
154,756	-	-	14,143	-	4⅛	454	-	186
138,212	413	237	26,242	1,834	4	388	1	209
114,142	-	-	11,607	1	4⅛	256	-	122

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BROCKTON (Continued)							
Campello	146,981	34,424	13,408	3,609	3,971	145	202,538
Crescent, The	1,358,873	2,046,674	741,958	145,306	46,947	1,183	4,340,941
Edico	106,045	71,135	113,647	904	-	-	291,731
Lafayette	63,069	186,827	149,521	14,384	-	-	413,801
Producers Dairy Employees	17,332	-	5,041	3,187	-	147	25,707
BROOKLINE							
Brookline Municipal	694,735	1,202,824	195,063	27,120	62,537	-	2,182,279
Longwood	172,705	20,424	6,175	4,155	-	383	203,842
CAMBRIDGE							
Bay State	324,741	261,876	95,717	37,295	-	871	720,500
Cambridge Portuguese	75,104	696,847	234,593	27,978	-	511	1,035,033
Cambridge Utilities Employees	166,143	-	83,765	1,016	-	-	250,924
Central	10,850	-	12,725	4,413	-	-	27,988
C T C	58,413	12,432	52,275	6,893	-	-	130,013
Darex	419,817	-	64,370	629	-	-	484,816
Eamco	41,836	-	307	7,944	-	181	50,268
Eastern	16,316	-	41,939	2,324	-	-	60,579
Elm	63,531	2,200	11,478	6,919	-	155	84,283
Harvard University Employees	1,146,064	901,056	635,498	34,250	-	580	2,717,448
Inman	16,495	-	1,108	1,124	-	131	18,858
M B CO	19,567	-	5,064	1,007	-	354	25,992
Simco	237,306	36,803	328,053	15,567	-	1,159	618,888
Woven Hose Employees	77,782	-	52,955	10,117	-	327	141,181
CANTON							
Plymouth Rubber	63,414	-	55,000	3,601	-	-	122,015
CHARLTON							
Charlton	13,838	-	14,033	1,105	-	18	28,994
CHELSEA							
American Independent	31,621	-	5,931	4,747	-	643	42,942
Atlantic	101,083	-	7,292	2,790	-	289	111,454
Benjamin Franklin	210,415	10,228	47,202	35	-	1,500	269,380
Carnel	1,089,870	614,838	1,233,005	81,672	24,766	420	3,044,571
Chestnut	28,306	-	17,248	2,121	-	370	48,045
Congress	20,171	-	7,622	5,786	-	-	33,579
Continental	148,734	-	23,037	5,408	-	145	177,324
Independent	81,184	-	7,551	3,880	-	537	93,152
Jogues	9,928	-	44,725	3,341	-	393	58,387
Judaeon	27,089	4,225	31,086	4,449	-	-	66,849
Madison	28,108	-	8,946	1,567	-	-	38,621
New Chelsea	742,317	106,234	73,915	3,797	-	993	927,256
Ponedeler	107,689	-	982	5,588	-	-	114,259
Walnut	34,782	-	5,364	5,354	-	-	45,500
Winnisimmet	182,592	85,186	27,563	9,731	-	-	305,072

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
156,157	1,037	10,322	34,628	394	4½	800	19	360
3,682,815	96,986	123,675	434,199	3,266	4¼	5,784	92	1,998
246,310	-	-	45,355	66	4½	341	-	173
339,285	-	12,339	62,147	30	4	699	-	157
20,302	-	-	4,394	1,011	4½	79	-	40
1,950,703	-	-	229,904	1,672	4	2,757	-	1,188
184,886	-	-	18,886	70	4¼	501	-	203
577,208	-	-	142,636	656	4	1,035	-	757
898,282	-	-	134,326	2,425	4	1,222	-	330
211,072	-	-	39,621	231	4½	727	-	384
23,849	-	-	4,110	29	3	69	-	26
120,339	-	-	9,342	332	4¼	244	-	157
401,350	-	-	79,056	4,410	5	995	-	681
40,423	-	-	5,606	4,239	-	242	-	180
35,240	-	-	24,878	461	4¾	109	-	45
70,620	-	-	13,485	178	4	190	-	113
2,374,984	-	11,213	323,759	7,492	4¼	3,979	-	1,964
15,915	-	-	2,885	58	4	100	-	48
21,230	-	-	3,015	1,747	6	106	-	53
544,095	-	-	74,684	109	4½	742	-	490
124,447	-	-	16,325	409	3 3/5	485	-	316
102,328	-	-	18,153	1,534	4½	515	-	225
25,842	-	2,053	1,099	-	4½	166	-	30
35,162	-	-	7,742	38	4	157	-	74
95,719	-	-	14,080	1,655	3	374	-	256
190,974	-	-	78,175	231	4	825	-	706
2,565,511	-	41,859	431,780	5,421	4¼	4,309	-	3,230
35,635	-	-	12,379	31	3½	168	-	87
27,401	-	-	6,172	6	4	101	-	57
141,679	-	6,853	28,110	682	4¼	627	-	468
67,785	-	-	24,817	550	4	410	-	265
54,639	-	-	3,672	76	3	229	-	52
54,836	-	-	11,935	78	4	156	-	37
26,220	-	4,000	8,151	250	3½	268	-	200
830,593	-	-	94,810	1,853	4¼	1,719	-	1,352
101,182	-	622	12,166	289	5	420	-	263
36,880	-	-	8,540	80	3	203	-	105
250,737	-	-	52,886	1,449	4	845	-	283

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
CHICOPEE							
Aldenville	388,011	439,383	110,246	82,208	-	1,482	1,021,330
Chicopee Teachers	14,157	-	9,961	5,294	-	-	29,412
Dairy	22,587	-	17,067	9,011	-	48	48,713
F. W. Sickles Employees	203,233	248,305	43,182	63,559	-	14,197	572,476
Polish National	158,028	2,872,725	1,243,251	238,285	-	1,000	4,513,289
Spalding Employees	171,249	184,544	95,431	32,201	-	773	484,198
Springfield Rendering Employees	8,263	-	1,791	644	-	-	10,698
Texco	16,426	-	17,728	1,912	-	-	36,066
Willimansett	161,294	10,809	36,932	16,537	-	11	225,583
CLINTON							
Colonial Press	264,945	83,350	233,341	6,223	-	659	588,518
ITT Surco Employees	814	-	4,620	2,070	-	76	7,580
CONCORD							
G R	190,276	360,806	312,270	21,653	-	1,037	886,042
DANVERS							
Babco Employees	3,736	-	-	7,642	-	-	11,378
Essex Agricultural	31,828	-	38,026	4,788	-	-	74,642
DEDHAM							
Hersey Employees	39,695	-	83,941	11,045	-	-	134,681
Rust Craft	273,107	-	111,385	42,641	-	-	427,133
Westinghouse Employees	16,072	-	6,382	3,100	-	41	25,595
DOUGLAS							
Hayward-Schuster Employees	118,471	61,060	284,339	25,278	-	4,574	493,722
EASTHAMPTON							
Hampeo	54,556	-	15,095	14,169	-	-	83,820
EVERETT							
Carmote Employees	7,843	-	17,675	7,189	-	-	32,707
Everett	225,689	509,494	24,887	25,865	-	-	785,935
Everett Police	33,629	-	14,200	3,192	-	-	51,021
Garden Street	58,733	-	11,686	5,070	-	245	75,734
Merchemco	383,937	442,906	111,760	34,311	-	3,504	976,418
Octane	60,761	-	52,206	4,978	-	10	117,955
Wapico	16,419	-	7,300	3,377	-	5,367	32,463
FALL RIVER							
Corky Row	72,654	2,230	4,708	7,186	-	223	87,001
Fall River Boys Club	34,568	-	10,259	1,429	-	-	46,256
Fall River Municipal Employees	1,347,387	4,077,455	479,660	144,049	-	600	6,049,151
Fall River Postal Employees	136,231	68,615	25,000	11,223	-	-	241,069
Kavodian	55,484	-	7,575	6,709	-	122	69,890
St. Anne's	1,950,965	1,933,232	676,209	203,146	72,182	1,404	4,837,138

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
882,236	-	24,510	89,574	25,010	4	1,907	-	699
25,821	-	-	3,575	16	4	190	-	44
32,850	-	-	15,502	361	4	76	-	47
504,899	-	-	66,773	804	3 3/10	1,128	-	387
4,095,368	-	32,325	383,085	2,511	4	4,260	-	795
418,600	-	-	59,169	6,429	4	1,147	-	432
8,344	-	-	2,354	-	4 1/2	59	-	45
26,699	-	-	8,887	480	3 3/4	111	-	44
200,034	-	5,948	19,265	336	4 1/2	696	-	348
507,303	-	-	80,638	577	4	981	-	454
7,231	-	-	-	349	-	197	-	4
808,644	-	-	77,393	5	4 3/4	808	-	339
11,022	-	-	351	5	4 1/2	95	70	24
56,424	10,645	-	7,568	5	4	393	100	69
126,424	-	-	7,703	554	4	288	-	121
370,557	-	-	51,600	4,976	4 1/4	838	-	473
21,543	-	-	3,695	357	3	288	-	125
392,273	-	8,264	92,602	583	3 1/2	793	-	284
73,471	-	-	9,716	633	4 1/4	241	-	134
22,055	3,637	-	7,014	1	3 1/2	89	33	37
697,740	-	-	87,880	315	4 1/8	1,103	-	446
37,618	-	-	13,402	1	4	188	-	74
65,590	-	-	10,074	70	4	167	-	86
866,459	-	-	109,954	5	4 1/2	933	-	540
77,328	-	-	40,197	430	4	287	-	163
18,010	-	-	14,408	45	-	120	-	89
77,249	-	2,172	7,332	248	4	503	-	182
36,342	-	-	9,791	123	-	362	-	76
5,499,437	-	-	541,801	7,913	4	6,309	-	2,082
217,551	-	-	23,388	130	4 1/4	588	-	304
53,680	-	-	15,874	336	4 1/4	213	-	88
4,246,793	-	-	586,057	4,288	3 1/2	9,216	-	2,691

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FITCHBURG							
Cleghorn	627,233	1,142,738	683,515	59,352	-	2,408	2,515,246
Crobank	110,711	-	140,973	33,539	-	608	285,831
Falpaco	10,323	-	27,094	1,990	-	-	39,407
F. I. A.	150,557	-	6,399	1,016	-	194	158,166
Filestra	6,337	-	-	546	-	-	6,883
Fitchburg I-C	1,429,991	3,769,299	534,569	254,053	-	6,168	5,994,080
Fitchburg Postal Employees	38,809	2,267	227	5,681	-	18	47,002
Fitchco	293,727	-	94,978	4,036	-	255	392,996
Senco	27,047	-	15,318	1,304	-	-	43,669
Simonds Employees . .	87,981	-	362,462	24,397	-	-	474,840
Tri-City	32,255	-	3,767	4,233	-	101	40,356
Workers	722,456	5,675,152	2,071,600	104,500	37,500	368	8,611,576
FRAMINGHAM							
D. M. C.	130,474	-	672,381	49,084	-	-	851,939
Framingham UAW . . .	196,785	-	47,950	19,584	-	85	264,404
Independent Hebrew . .	19,268	-	6,246	6,326	-	-	31,840
FRANKLIN							
Thomson	29,003	-	19,304	1,989	-	-	50,296
GARDNER							
Gardner Franco-American .	1,454,021	1,511,076	291,807	213,161	76,532	1,983	3,548,580
Gardner Polish-American .	84,012	136,933	34,871	2,398	-	1,160	259,374
GLOUCESTER							
40-Fathom	20,315	-	18,661	6,277	-	182	45,435
Gloucester	42,430	-	2,863	4,506	-	20	49,819
Gloucester Fire Department	12,097	-	4,703	3,061	-	-	19,861
Gloucester Municipal . .	35,122	-	34,576	3,001	-	1,795	74,494
Gloucester Teachers Association	8,572	-	1,867	9,512	-	-	19,951
GREENFIELD							
G. T. & D.	171,889	-	45,324	32,870	-	-	250,083
Treasure	44,976	-	37,381	903	-	198	83,458
GROTON							
Hovoco	17,548	-	49,624	1,323	-	-	68,495
Nashoba	55,390	-	35,238	1,948	-	-	92,576
HAVERHILL							
Haverhill	19,350	-	4,703	1,865	-	-	25,918
Haverhill Fire Department	63,265	74,189	29,462	6,542	-	-	173,458
Haverhill Italian American	246,261	781,500	216,940	62,548	11,500	35	1,318,784
Haverhill Police Department	30,097	-	1,900	12,306	-	952	45,255
Haverhill Postal Employees	52,156	-	10,634	5,622	-	-	68,412
Haverhill Teachers . . .	67,903	115,158	180,080	17,867	-	4,292	385,300
M E E C Employees . . .	24,545	-	8,005	3,628	-	-	36,178

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
2,323,968	-	31,759	157,352	2,167	4½	3,442	-	1,117
248,186	-	-	35,867	1,778	4½	1,050	-	419
24,851	2,295	-	12,246	15	5½	153	10	59
136,528	-	-	21,503	135	4	459	-	285
4,684	-	-	2,197	2	5	47	-	31
5,315,120	3,094	11,618	658,156	6,092	4½	6,907	3	3,143
35,809	-	-	10,980	213	4¼	186	-	88
328,294	-	-	64,463	239	5½	578	-	356
31,380	1,726	-	9,681	882	4½	112	16	56
430,373	-	-	44,275	192	5	887	-	310
25,930	9,683	-	4,743	-	4	136	23	43
7,333,469	-	-	1,277,193	914	4¼	5,364	-	2,532
780,644	-	-	71,253	42	4	1,693	-	614
222,042	-	-	42,079	283	4	1,154	-	523
27,149	-	-	4,690	1	4	142	-	47
44,412	-	-	5,868	16	4	85	-	53
3,075,686	-	28,747	422,658	21,489	4½	5,667	-	2,610
234,649	-	2,693	21,842	190	4	552	-	203
34,653	-	-	10,071	711	4	97	-	54
33,363	-	-	16,237	219	5	122	-	70
17,010	-	-	2,845	6	5½	67	-	40
66,629	-	-	7,714	151	4½	200	-	102
17,112	-	-	2,834	5	4	131	-	37
207,464	-	-	42,588	31	4	783	-	413
57,043	7,035	7,281	11,392	707	4	115	32	73
58,588	-	-	9,907	-	5	275	-	69
82,135	-	-	9,700	741	5	359	-	146
20,501	-	-	5,412	5	3	90	-	41
154,424	-	-	18,977	57	4¼	397	-	90
1,154,915	-	27,892	132,642	3,335	3⅞	1,285	-	578
38,387	-	-	6,815	53	5	123	-	84
56,313	-	-	12,099	-	5	176	-	98
273,402	-	64,899	46,805	194	4	325	-	90
32,426	-	-	3,461	291	4	130	-	71

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
HOLYOKE							
Holyoke	35,987	566,795	318,232	37,125	—	113	958,252
Holyoke Municipal Employees	143,311	—	13,533	6,086	—	—	162,930
Holyoke Postal	14,030	—	9,475	4,470	—	—	27,975
Holyoke Teachers	29,369	—	2,562	920	—	3	32,854
Nablanco	40,537	—	29,958	10,590	—	33	81,118
Prentiss Wire	1,797	—	4,234	1,623	—	469	8,123
Tecnifax Employees	77,831	—	50,568	6,676	—	712	135,787
HOPEDALE							
Melco	134,799	—	446	9,966	—	—	145,211
HUDSON							
Lapointe Employees	113,086	—	29,945	1,446	—	430	144,907
LAWRENCE							
Elgasco	82,147	—	83,282	4,905	—	—	170,334
Emastryco	13,584	—	12,689	2,034	—	—	28,307
Frontenac	108,963	162,590	52,004	23,727	—	2,675	349,959
Lawrence	369,512	343,005	115,557	22,440	—	—	850,514
Lawrence Firefighters	136,725	113,110	32,438	12,012	—	200	294,485
Lawrence Modern	80,156	—	4,398	3,922	—	100	88,576
Lawrence Postal Employees	40,410	—	2,000	282	—	—	42,692
Lawrence Teachers	88,598	—	25,513	5,710	—	350	120,171
Marconi	93,624	114,794	37,513	8,221	—	397	254,549
Prospect Hill Presbyterian	2,835	—	2,159	1,569	—	—	6,563
LEOMINSTER							
Doyle Works	16,204	—	75,935	13,100	—	—	105,239
Leominster	69,619	—	1,283	7,862	—	44	78,808
Pylart Employees	682,397	206,920	481,016	50,505	—	—	1,420,838
LOWELL							
Highland	109,890	4,356	5,724	330	—	—	120,300
Ideal	50,229	—	13,583	842	—	453	65,107
Jeanne d'Arc	302,246	3,543,589	1,599,516	63,301	21,487	—	5,530,139
Lowell	46,629	109,295	24,290	9,354	—	186	189,754
Lowell Electric Light Employees	55,101	—	57,955	11,669	—	66	124,791
Lowell EMSR	19,475	—	9,351	2,981	—	—	31,807
Lowell Firemens Club	148,443	—	29,646	13,348	—	—	191,437
Lowell Postal Employees	15,343	—	7,000	3,165	—	158	25,666
Lowell Rendering Employees	17,958	—	9,546	3,896	—	108	31,508
Northern Massachusetts Telephone Workers	477,089	939,925	169,196	82,332	—	2,837	1,671,379
LYNN							
Brotherhood	963,067	1,056,762	314,843	113,919	—	—	2,448,591
General Electric River Works Employees	1,644,207	—	1,023,526	60,341	—	98,949	2,827,023
Greek Community	220,279	89,312	55,503	8,174	—	463	373,731
Labor Circle	60,709	45,128	103,259	1,467	—	306	210,869
Lynn	207,560	63,735	41,338	5,357	—	—	317,990

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
777,968	-	-	179,646	638	4	552	-	163
138,414	-	-	23,731	785	5½	429	-	263
19,795	-	-	8,157	23	4	199	-	74
24,872	-	-	7,888	94	4	173	-	54
72,253	-	-	8,744	121	4	622	-	254
5,038	-	-	2,938	147	4	72	-	27
123,402	-	-	12,230	155	4½	323	-	147
122,322	-	-	22,771	118	4	270	-	173
117,727	-	-	26,143	1,037	4	298	-	239
110,542	-	-	56,605	3,187	4	291	-	196
15,352	-	-	12,955	-	3	60	-	33
273,797	25,443	9,459	39,660	1,600	4	932	55	315
631,703	3,949	6,623	208,059	180	4¼	1,807	11	753
257,223	-	924	34,764	1,574	4½	608	-	194
69,415	-	-	18,941	220	4½	330	-	129
34,094	-	-	8,563	35	5	185	-	110
106,239	-	-	13,921	11	4	293	-	102
211,461	-	1,707	40,936	445	4¼	613	-	196
5,486	-	-	1,077	-	4	94	-	12
78,889	-	12,627	13,723	-	4	322	-	85
70,178	-	2,143	5,734	753	4	243	-	97
1,181,824	-	69,256	168,782	976	4½	1,860	-	1,093
92,923	-	-	26,874	503	4	330	-	156
49,117	-	-	15,922	68	2¾	287	-	146
4,742,122	-	-	786,944	1,073	4¼	5,764	-	1,126
146,713	-	-	42,841	200	4	295	-	128
103,768	-	-	20,695	328	4	244	-	118
24,948	-	-	6,765	94	5	79	-	46
164,584	-	-	26,641	212	5	477	-	297
19,626	-	-	6,038	2	4	170	-	83
28,213	-	-	3,295	-	4	138	-	86
1,352,766	-	-	318,089	524	4	3,200	-	1,400
2,122,716	-	-	320,119	5,756	5	2,351	-	1,036
2,387,177	-	-	418,384	21,462	4	8,222	-	3,833
331,757	-	-	40,147	1,827	4	850	-	337
177,356	-	-	33,506	7	4	525	-	104
251,133	-	-	64,930	1,927	4	668	-	293

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
LYNN (Continued)							
Lynn Independent Workmens Circle . . .	85,841	6,659	15,534	11,653	-	-	119,687
Lynn Municipal Employees . . .	75,815	-	138,000	660	-	493	214,968
Lynn Police . . .	82,663	70,953	6,000	10,224	-	150	169,990
Lynn Postal District Employees . . .	194,749	-	17,521	2,804	-	-	215,074
Lynn Teachers . . .	64,347	-	5,120	6,137	-	218	75,822
St. Jean Baptiste . . .	191,958	614,136	228,412	44,767	13,397	-	1,092,670
West Lynn G. E. Employees	674,007	-	124,897	5,624	-	49,070	853,598
MALDEN							
Bell Rock . . .	32,770	8,385	4,860	2,324	-	259	48,598
Cosmopolitan . . .	55,443	-	23,377	9,309	-	367	88,496
Majestic . . .	12,379	-	1,392	43	-	-	13,814
Malden City Employees . . .	58,363	-	10,000	15,232	-	-	83,595
Malden G. & E. Employees	380,490	329,141	271,930	9,993	-	12,136	1,003,690
Progressive Workmens . . .	696,345	3,370,321	2,408,837	45,253	21,000	-	6,541,756
Safety . . .	32,038	2,228	11,376	4,253	-	-	49,895
MANSFIELD							
Mansfield . . .	536,801	139,514	124,292	41,705	-	2,457	844,769
MARBLEHEAD							
V. F. W. No. 2005 . . .	8,098	-	9,036	1,505	-	51	18,690
MARLBORO							
St. Mary's Parish . . .	47,139	4,552	42,458	17,243	-	-	111,392
MAYNARD							
Maynard Consumers . . .	117,599	195,254	245,519	28,309	-	375	587,056
MEDFORD							
Medford Municipal Employees . . .	146,979	-	188,263	14,240	-	-	349,482
MEDWAY							
Medway . . .	20,494	-	9,275	4,288	-	-	34,057
MIDDLEBORO							
Nemasket . . .	13,011	-	23,152	4,620	-	-	40,783
MILFORD							
Milford . . .	8,178	-	7,687	3,553	-	12	19,430
MILLBURY							
High Carbon . . .	119,290	-	57,003	12,881	-	-	189,174
Millbury . . .	954,537	424,879	158,848	63,896	14,568	1,168	1,617,896
Worcester Teachers . . .	125,890	-	64,730	159	-	-	190,779

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
105,364	-	-	14,302	21	4	536	-	210
200,392	-	-	14,576	-	4	516	-	320
136,446	-	-	33,412	132	4½	335	-	159
165,615	-	-	47,698	1,761	6	596	-	341
58,105	-	-	17,524	193	4	392	-	132
854,072	64,978	18,207	153,358	2,055	4¼	1,958	101	569
737,067	-	-	113,994	2,537	3	2,425	-	1,821
40,291	-	-	8,107	200	4	255	-	135
75,890	-	-	12,606	-	4½	222	-	117
9,763	-	-	4,023	28	-	131	-	71
57,914	-	-	25,479	202	5	412	-	230
885,450	-	15,413	101,346	1,481	4½	788	-	599
5,688,106	-	45,157	806,892	1,601	4	6,120	-	1,081
38,160	-	-	11,730	5	4	195	-	75
748,561	-	-	91,335	4,873	4	2,566	-	993
13,292	-	-	5,321	77	4	235	-	57
46,950	40,841	11,750	11,354	497	3¾	732	748	95
530,733	-	19,618	29,614	7,091	4	989	-	317
291,551	-	-	55,920	2,011	4½	673	-	482
31,354	-	-	2,703	-	4	142	-	43
35,970	-	-	4,811	2	4	213	-	109
12,293	-	-	7,137	-	-	59	-	17
159,619	-	-	29,555	-	4	304	-	181
1,398,648	-	48,748	159,257	11,243	4	3,314	-	1,619
156,321	-	-	34,214	244	3¼	706	-	239

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
NEEDHAM							
Needham School Employees	2,964	-	2,036	765	-	249	6,014
NEW BEDFORD							
Aerovox Employees . . .	68,168	-	174,959	9,751	-	221	253,099
Citizens	198,238	90,250	46,111	6,124	-	557	341,280
Continental Employees . .	107,927	209,178	81,839	2,856	-	-	401,800
New Bedford Gas & Edison Light Company Employees	139,623	-	136,953	19,060	-	9,390	305,026
New Bedford Municipal Employees	55,555	303,182	73,058	35,663	-	271	467,729
New Bedford Postal Employees	60,929	-	5,000	10,002	-	-	75,931
Press Radio	6,878	-	23,218	8,178	-	-	38,274
Revere Copper & Brass Employees	175,624	-	279,401	11,162	-	887	467,074
St. Anne	32,062	692,420	253,705	48,352	18,424	1,102	1,046,065
Southern Massachusetts Telephone Workers . .	736,897	284,681	180,028	86,409	-	676	1,288,691
U-Strayco	44,841	48,343	54,965	7,021	-	139	155,309
NEWBURYPORT							
Newburyport	6,346	-	4,435	2,718	-	40	13,539
Towle Employees	49,304	-	51,308	4,483	-	-	105,095
NEWTON							
Easincor Employees . . .	5,103	-	447	2,940	-	268	8,758
Newton Municipal	71,422	-	51,012	5,536	-	291	128,261
Newton Teachers	23,544	-	1,090	1,891	-	69	26,594
NORTH ADAMS							
Hoosac Employees	23,947	-	25,530	468	-	-	49,945
Sprague Electric	956,536	70,876	671,349	65,698	-	103	1,764,562
NORTHBRIDGE							
K B	22,533	-	55,172	1,563	-	-	79,268
W. M. W.	664,967	-	199,892	97,340	-	-	962,199
NORWOOD							
M and N Employees . . .	87,116	-	2,468	15,024	-	-	104,608
Marrud Employees	9,188	-	72	2,785	-	-	12,045
Neponset Valley Postal Employees	34,005	-	5,996	2,103	-	-	42,104
Norwood School Employees	38,352	-	7,353	6,612	-	-	52,317
Plimpton	196,879	-	167,409	49,039	-	417	413,744
ORANGE							
Orange	260,667	103,264	44,259	2,678	-	-	410,868
PALMER							
Elco Club	66,204	-	105,738	3,654	-	-	175,596
General Package	126,810	-	108,322	2,081	-	486	237,699
Wick-Spring Employees . .	49,914	-	43,309	4,570	-	249	98,042

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
5,632	-	-	382	-	4½	105	-	14
218,293	-	-	34,790	16	4	750	-	328
290,920	-	-	49,907	453	4¼	1,695	-	558
312,424	921	-	88,454	1	4⅛	516	30	208
154,159	83,376	-	67,483	8	5	729	356	319
422,747	-	-	44,816	166	4½	1,442	-	331
64,874	-	-	10,958	99	5	291	-	156
35,265	-	-	3,005	4	3½	173	-	57
408,794	-	-	53,898	4,382	5	618	-	288
853,688	-	-	191,291	1,086	4	1,033	-	257
1,114,854	-	-	173,034	803	4½	2,201	-	1,242
127,794	-	-	27,289	226	4	217	-	126
7,102	-	-	6,437	-	2	106	-	21
90,530	-	-	14,551	14	4	258	-	124
6,917	-	-	1,827	14	-	60	-	35
110,823	-	-	17,398	40	4	614	-	262
22,442	-	-	4,145	7	4	331	-	88
38,536	-	-	11,405	4	3	218	-	91
1,454,140	-	-	294,601	15,821	4½	3,244	-	2,115
66,730	-	-	12,534	4	4	157	-	70
749,328	-	-	209,968	2,903	3½	2,560	-	1,378
91,475	-	4,294	6,345	2,494	4	350	67	223
11,551	-	-	494	-	4	104	-	59
39,213	-	-	2,885	6	4	350	-	159
47,558	-	-	4,759	-	3½	165	-	85
359,740	-	-	42,816	11,188	4¼	749	-	381
375,435	-	-	34,979	454	4	1,108	-	512
161,683	-	-	13,877	36	4	185	-	89
222,698	-	-	12,489	2,512	4	369	-	192
73,703	-	4,922	19,092	325	3¼	320	-	92

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
PEABODY							
A. C. Lawrence Employees	191,849	—	61,469	9,575	—	581	263,474
Hellenic	115,622	274,115	62,819	16,305	—	275	469,136
Luso-American	34,261	—	33,877	5,446	—	—	73,584
Popular	43,003	—	6,721	928	—	—	50,651
PITTSFIELD							
Berkshire	59,303	—	15,828	13,339	—	—	88,470
Eagle	38,963	—	—	410	—	—	39,373
EPCO Employees	39,701	—	703	6,260	—	—	46,664
Pittsfield G. E. Employees	2,311,100	—	1,011,453	210,853	—	1,514	3,534,920
Pittsfield Postal Employees	11,133	—	2,557	275	—	—	13,965
Pittsfield Teachers	185,573	—	42,287	29,827	—	267	257,954
PLYMOUTH							
Plymouth Cordage	99,307	152,348	290,701	27,844	—	3,245	573,445
QUINCY							
ILSNEC	23,801	—	12,600	5,951	—	—	42,352
Pneumatic	307,675	—	205,356	25,613	—	—	538,644
Presidents City	39,223	—	27,072	2,880	—	222	69,397
Quincy EMSR	35,747	—	42,613	13,119	—	—	91,479
Quincy Municipal	284,414	121,105	44,141	33,554	—	52	483,266
Quinwey	160,746	15,900	37,287	—	—	—	213,933
Wollaston	741,208	168,098	71,250	13,970	—	790	995,316
RANDOLPH							
Randolph	88,406	—	4,960	4,099	—	70	97,535
REVERE							
Revere Firefighters	21,475	—	—	4,036	—	256	25,767
Shirley	481,089	—	453,186	39,928	—	25	974,228
ROCKLAND							
Rockland	2,435,041	1,934,394	371,264	92,707	73,355	4,528	4,911,289
SALEM							
Northshore	249,320	34,669	73,093	14,304	—	779	372,165
St. Joseph Credit Union of Salem	226,188	1,449,091	614,739	65,481	28,651	2,781	2,386,931
Salem	87,391	—	72,190	6,413	—	35	166,029
Salem Italian American	64,337	—	15,851	9,646	—	95	89,929
Sylvania Employees	928,830	647	842,976	39,727	—	1,734	1,813,914
SAUGUS							
Saugus	311,927	262,609	42,810	32,713	35,345	1,300	686,704
SHARON							
Sharon	37,858	—	12,136	3,890	—	296	54,180

Shares*	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
205,299	-	-	54,772	3,403	4 1/8	1,373	-	703
423,340	-	-	45,581	215	4	748	-	292
66,257	-	3,489	3,296	542	4	231	-	72
38,829	-	-	10,380	1,442	3	202	-	92
75,397	-	-	12,832	241	3 1/2	171	-	106
34,428	-	-	4,839	106	4	119	-	59
43,016	-	-	3,241	407	-	255	-	112
2,928,905	-	-	598,356	7,659	4 1/2	7,588	-	3,961
10,849	-	-	3,116	-	7	101	-	61
232,525	-	-	22,388	3,041	5	423	-	244
510,847	10,003	-	52,591	4	3 3/4	664	359	282
37,344	-	-	4,985	23	6	99	-	51
475,296	-	-	63,169	179	5	613	-	406
54,942	-	-	14,438	17	3 1/2	207	-	92
77,840	-	-	13,578	61	4	141	-	87
421,149	-	-	59,568	2,549	4 1/2	1,030	-	592
168,921	-	-	44,329	683	4	222	-	161
895,835	-	-	98,921	560	4	2,372	-	1,440
93,179	-	32	3,932	392	4 1/4	457	-	242
21,172	-	-	4,190	405	4 1/2	83	-	49
883,423	-	21,821	65,414	3,570	4 1/4	1,401	-	765
4,391,129	-	30,777	487,864	1,519	4 1/2	6,609	-	3,053
313,827	-	-	57,971	367	4 1/2	541	-	395
356,540	1,716,987	37,102	262,873	13,429	4	2,811	1,493	565
144,384	-	-	21,643	2	4	425	-	157
68,949	-	8,174	11,975	831	4	360	-	174
1,079,668	-	431,467	250,383	52,396	3 1/4	5,214	-	1,994
602,667	-	-	74,441	9,596	4	1,786	-	589
49,022	-	-	4,905	253	4	241	-	92

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
SHIRLEY	\$	\$	\$	\$	\$	\$	\$
Samson Cordage Employees	2,832	-	6,612	722	-	-	10,166
SOMERSET							
Somerset Community	800,073	629,424	139,526	119,225	-	1,191	1,689,439
SOMERVILLE							
Bowker Employees	7,494	-	9,623	5,497	-	-	22,614
Colasso	155,940	-	12	16,454	-	-	172,406
Porter Employees, The	52,775	-	61,971	7,639	-	75	122,460
Swift Employees	53,083	-	66,538	2,275	-	7	121,903
SOUTHBRIDGE							
Southbridge	486,716	1,621,423	829,887	38,315	-	-	2,976,341
SPRINGFIELD							
Alaco	65,046	-	40,179	20,271	-	60	125,556
American Bosch	509,813	324,441	548,121	30,763	-	1,939	1,415,077
Buxton Employees	220,443	-	316,017	14,343	-	405	551,208
Chapman Valve, The	648,842	-	370,285	37,585	11,300	1,352	1,069,364
Cheney Bigelow	56,325	-	1,025	9,265	-	-	66,615
Diamond Match Employees	86,863	-	61,151	12,817	-	-	160,831
Embeco	169,281	-	100,154	30,259	-	810	300,504
John H. Breck Employees	177,231	-	222,025	17,252	-	1,188	417,696
Kelko	117,723	331,275	130,342	22,805	-	778	602,923
Maccabean Pythian	19,582	-	-	318	-	60	19,960
Massachusetts Mutual Employees	295,963	-	14,000	12,171	-	-	322,134
Monsanto Plastics	974,384	833,000	470,172	122,372	-	-	2,399,928
Powers Paper Employees	13,611	-	4,464	1,605	-	35	19,715
Railway Express	8,365	-	6,180	2,207	-	-	16,752
Setco	54,266	-	101,762	17,575	-	-	173,603
Spasco	7,112	-	-	3,397	-	12	10,521
Springfield Armory	374,227	34,603	60,380	2,710	-	6,645	478,565
Springfield FCA Employees	49,271	-	47,267	3,155	-	414	100,107
Springfield Franco-American	85,480	10,515	8,532	2,915	-	-	107,442
Springfield, Mass. Municipal Employees	573,125	646,632	228,533	19,436	-	1,541	1,469,267
Springfield, Mass. Post Office Employees	244,676	82,346	179,022	21,198	-	962	528,204
Springfield-Monarch Employees	258,896	-	39,245	11,688	-	35	309,864
Springfield Street Railway Employees	140,972	70,881	113,979	13,571	-	509	339,912
Springfield Teachers	710,390	-	208,702	29,108	-	-	948,200
Westco	292,633	302,989	347,158	32,236	10,481	1,307	986,804
Western Massachusetts Telephone Workers	1,822,684	563,356	318,382	45,812	-	308	2,750,542
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	5,434	1,000	3,345	2,932	-	200	12,911
TAUNTON							
Adams Post	6,915	25,442	27,717	689	-	55	60,818
Taunton Postal Employees	20,184	-	23,000	3,697	-	97	46,978

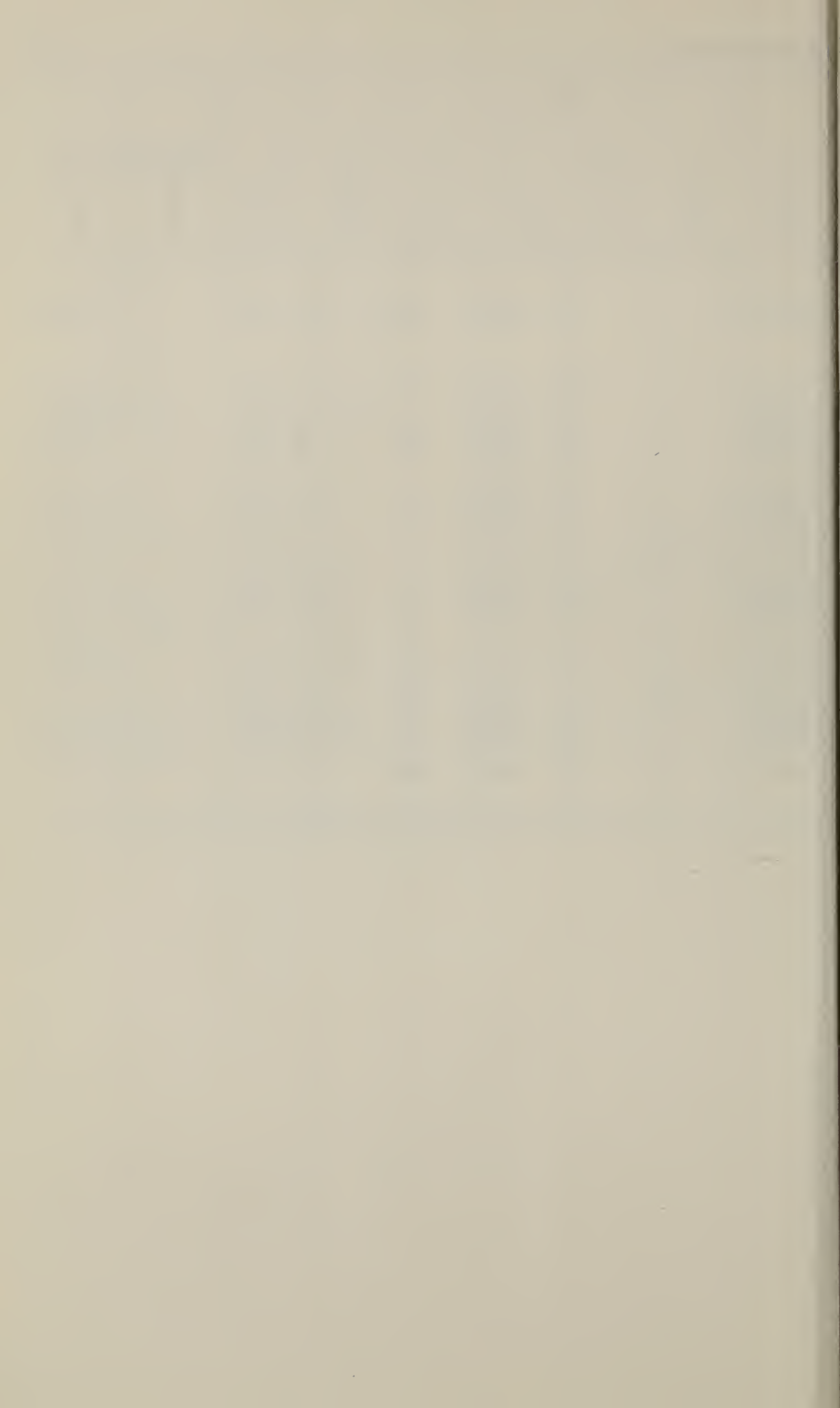
Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
4,838	-	986	4,342	-	3½	76	-	36
1,516,828	-	-	164,586	8,025	4	2,849	-	1,329
20,492	-	-	1,747	375	4	56	-	39
127,007	-	-	45,389	10	5	549	-	255
104,232	-	9,141	9,019	68	4½	174	-	76
80,950	-	11,589	28,540	824	3½	451	-	171
2,594,245	-	96,660	280,292	5,144	4	3,670	-	853
96,810	-	19,037	9,645	64	4	538	-	225
1,276,773	-	-	123,745	14,559	4	1,723	-	765
483,607	-	14,383	52,121	1,097	4¾	604	-	371
967,009	-	6,091	90,458	5,806	4	1,341	-	921
54,918	-	-	11,661	36	2½	163	-	94
145,856	-	-	14,018	957	4¾	384	-	194
239,588	-	2,652	58,225	39	4½	563	-	380
391,367	-	-	25,536	793	3½	553	-	294
539,680	-	-	63,243	-	4¼	639	-	332
17,216	-	-	2,183	561	5	70	-	20
290,840	-	-	29,589	1,705	4½	1,382	-	523
2,104,272	-	-	295,491	165	4¼	2,577	-	1,797
15,684	-	1,536	2,377	118	3¾	83	-	49
14,333	-	1,138	1,236	45	4	90	-	42
151,301	-	4,123	18,093	86	4½	246	-	123
9,887	-	-	431	203	4	77	-	26
372,367	-	14,609	84,575	7,014	4	1,625	-	955
89,316	-	3,401	7,390	-	5¼	95	-	42
84,149	-	-	22,868	425	4	479	-	180
1,217,419	-	-	243,664	8,184	4	2,875	-	1,397
420,701	-	-	94,670	12,833	4½	838	-	435
277,495	-	-	32,268	101	4½	552	-	396
266,844	-	4,454	67,601	1,013	4½	455	-	375
861,030	-	-	83,793	3,377	4 3/5	1,142	-	599
851,912	-	6,079	124,282	4,531	3¾	1,487	-	662
2,309,128	-	40,219	400,391	804	4½	3,826	-	2,233
11,209	-	-	1,699	3	-	129	-	45
51,280	-	-	9,538	-	4	161	-	39
40,375	-	-	6,602	1	4	123	-	49

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WAKEFIELD	\$	\$	\$	\$	\$	\$	\$
Amlico	242,590	-	9,129	13,192	-	-	264,911
L. B. Evans Employees	12,506	-	119,795	951	-	-	133,252
WALPOLE							
H and V	7,263	-	105,299	4,637	-	389	117,588
Kendall Mills	54,197	27,923	54,822	-	-	-	136,942
Neponset	544,737	1,685,753	480,481	138,973	-	-	2,849,944
Walpole Municipal Employees	32,315	-	26,371	12,570	-	-	71,256
WALTHAM							
Clevite Transistor Employees	32,742	-	38,313	649	-	-	71,704
Grover Cronin	102,301	-	231,218	4,855	-	-	338,374
Middlesex Carmens	154,396	-	65,150	5,643	-	225	225,414
Raytheon Employees	2,955,338	-	1,149,804	121,795	-	547	4,227,484
Waltham Municipal Employees	93,605	-	11,239	17,952	-	-	122,796
WATERTOWN							
Arsenal Employees	220,409	-	51,014	17,833	-	-	289,256
Watertown Municipal	127,731	140,724	173,162	14,106	-	-	455,723
WEBSTER							
Webster	265,006	1,302,699	544,261	80,094	-	8,642	2,200,702
WESTFIELD							
Columbia Bicycle	149,917	12,829	34,286	8,114	-	334	205,480
Savage Arms Employees	243,709	260,782	256,680	10,736	-	9	771,916
Westfield Polish-American	11,326	-	9,304	318	-	-	20,948
WEST SPRINGFIELD							
Esfex	172,746	-	65,752	11,108	-	10	249,616
General Fibre Employees	56,399	-	32,450	2,085	-	4,160	95,094
Gilbarco Employees	331,719	374,735	662,706	56,074	-	478	1,425,712
Perkins Gear	56,722	-	21,571	8,701	-	225	87,219
Wemelco	468,324	901,326	99,200	12,154	-	296	1,481,300
WICO Employees	76,528	-	143,698	-	-	239	220,465
WESTWOOD							
Westwood	27,591	-	2,000	5,116	-	557	35,264
WEYMOUTH							
Stetson Shoe Employees	44,599	-	109,443	11,831	-	1,046	166,919
Weymouth Town Employees	274,561	-	56,194	1,632	-	261	332,648
WINCHENDON							
Marquette	34,239	49,109	17,355	483	-	33	101,219
WINTHROP							
Beach	76,530	-	58,319	7,981	-	243	143,073

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
209,062	-	-	55,836	13	4	746	-	465
117,155	-	-	16,087	10	4	283	-	93
102,039	-	-	15,549	-	5	168	-	61
66,875	42,117	-	25,376	2,574	5	775	197	270
2,140,974	320,961	-	386,588	1,421	4¼	3,410	1,451	1,473
62,463	-	-	8,733	60	4	300	-	87
65,017	-	1,076	5,334	277	4	459	-	200
287,800	-	15,483	35,090	1	4½	298	-	147
178,878	-	-	44,480	2,056	4½	252	-	166
3,458,487	-	-	763,944	5,053	4	11,635	-	5,789
96,431	-	-	25,678	687	4	541	-	268
252,849	-	-	35,186	1,221	4½	1,592	-	744
415,267	-	-	39,174	1,282	4	647	-	273
1,654,490	263,133	50,724	231,636	719	4	1,986	205	406
178,792	-	-	22,429	4,259	4½	309	-	178
685,834	-	-	75,700	10,382	4½	874	-	379
3,623	-	-	7,945	9,380	-	66	-	34
224,146	-	-	25,470	-	4	518	-	215
71,279	-	4,478	19,311	26	-	219	-	116
1,275,651	-	-	145,441	4,620	4½	1,041	-	488
64,449	-	2,054	20,663	53	4	262	-	140
1,344,714	-	-	136,586	-	4½	1,110	-	697
187,504	-	697	30,549	1,715	4	428	-	230
29,901	-	-	5,326	37	4½	140	-	66
153,016	-	-	10,303	3,600	4	278	-	129
305,522	-	-	26,853	273	4¼	824	-	508
81,986	-	-	19,178	55	4½	438	-	116
126,122	-	-	16,464	487	4	380	-	186

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WOBURN	\$	\$	\$	\$	\$	\$	\$
Atlantic Gelatin	213,715	25,049	119,928	3,779	-	480	362,951
Woburn	59,318	45,683	454	24,375	-	1,470	131,300
WORCESTER							
C & K Employees	257,899	-	69,855	14,900	-	-	342,654
Central Massachusetts Telephone Workers	516,900	140,821	155,728	42,876	-	-	856,325
Craftsman	22,443	-	23,401	3,348	-	-	49,192
John Bath Employees	13,769	-	33,113	1,500	-	-	48,382
Jonsteel	67,611	-	45,000	10,272	-	-	122,883
Morgan Employees	2,776	-	50,073	7,243	-	-	60,091
Moulded Plastics	5,007	-	6,325	1,712	-	160	13,274
Norton	223,837	-	253,736	13,677	-	645	491,895
Rockwood Sprinkler Employees	35,165	-	77,165	3,213	-	497	116,040
South Works	719,907	-	304,897	96,509	99,341	2,525	1,223,179
U.S.E.-Worcester	119,359	-	41,166	6,323	-	606	167,454
Washburn Employees	7,240	-	50,188	10,584	-	-	68,012
Worcester Fire Department	136,444	-	10,227	8,202	-	-	154,873
Worcester Gas Light Employees	116,918	-	13,543	6,042	-	-	136,504
Worcester Police Department	65,445	-	27,470	17,115	-	-	110,030
Worcester Polish	1,084	-	3,708	-	-	41	4,833
Worcester Postal	180,081	-	22,622	3,722	-	-	206,425
Worcester Public Works	20,817	-	19,052	2,954	-	-	42,823
Worcester Thompson	14,498	-	49,035	5,488	-	-	69,021
Worcester Wire Works Employees	30,852	-	78,707	101	-	454	110,114

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
309,529	-	-	53,361	61	5	358	-	280
117,974	-	-	12,627	699	4	429	-	182
311,421	-	5,772	25,022	439	4 1/4	922	-	562
693,786	-	-	162,539	-	4 1/4	1,406	-	825
40,902	-	-	8,290	-	4 2/5	132	-	48
40,325	-	-	7,252	805	3	127	-	50
93,818	-	-	28,491	574	4	310	-	140
54,002	-	-	6,089	-	4 3/4	413	-	31
10,254	-	-	3,018	2	-	125	-	46
346,870	-	-	125,759	19,266	4	3,279	-	1,041
87,842	16,484	-	11,622	92	5	472	124	136
549,385	385,508	-	288,286	-	3 1/2	2,040	1,575	868
146,912	-	-	16,770	3,772	4 1/4	447	-	232
50,985	-	11,074	5,953	-	4	128	-	40
126,803	-	-	26,253	1,817	4	443	-	246
124,577	-	-	11,704	223	3 1/2	443	-	254
88,331	-	-	19,489	2,210	4 1/2	348	-	160
2,089	1,299	-	1,245	200	-	82	9	4
170,740	-	-	35,633	52	5 1/2	1,103	-	689
38,484	-	-	4,333	6	4 1/2	296	-	158
59,616	-	-	8,715	690	4	235	-	73
88,680	-	-	21,045	389	8	270	-	84



STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1
AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	444		PERCENTAGE OF TOTALS	
	June 30, 1962	June 30, 1963	June 30, 1962	June 30, 1963
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 51,525,039 15	\$ 58,333,683 36	22.12	23.07
Secured	37,525,039 15	41,226,402 69	15.96	16.30
F.H.A. Title I	2,250,438 20	3,072,501 66	.97	1.21
Real estate loans:				
First mortgages	72,416,460 39	77,480,874 98	31.10	30.64
Real estate by foreclosure	134,330 86	101,543 48	.06	.04
Real estate in possession	76,752 92	14,122 84	.03	-
Bonds	26,121,155 48	23,881,352 18	10.79	9.44
Bank stocks	4,879,045 57	5,047,513 13	2.10	2.00
Shares in co-operative banks	13,326,028 76	13,136,440 20	5.72	5.19
Shares in federal savings and loan associations	2,571,018 56	3,237,055 69	1.10	1.28
Shares in Central Credit Union Fund, Inc.	966,374 73	957,861 65	.41	.38
Deposits in Massachusetts Credit Union Share Insurance Corporation	659,823 57	836,450 12	.28	.33
Deposits in savings banks	11,016,961 46	13,524,381 25	4.73	5.35
Bank building	681,470 94	823,534 93	.29	.33
Leasehold improvements	59,284 20	72,772 78	.03	.03
Furniture and fixtures	588,043 62	776,397 22	.25	.31
Due from depository banks	8,464,358 91	8,685,303 75	3.64	3.43
Cash on hand	726,658 64	701,885 47	.31	.28
Other assets	246,279 60	980,026 22	.11	.39
TOTAL ASSETS	\$232,893,190 58	\$252,890,103 60	100.00	100.00
<i>Liabilities</i>				
Shares	\$192,840,204 93	\$210,332,807 36	82.80	83.17
Deposits	4,660,113 92	4,312,823 26	2.00	1.70
Club accounts	2,453,351 01	2,557,985 30	1.06	1.01
Guaranty fund	15,885,111 13	17,367,618 67	6.82	6.87
Reserve fund	4,140,993 91	4,153,323 16	1.78	1.64
Undivided earnings	4,690,455 79	5,407,569 53	2.01	2.14
Net interim income	3,711,146 91	3,522,567 50	1.59	1.39
Notes payable	714,647 00	633,922 08	.31	.25
Due to mortgagors	282,739 36	420,128 35	.12	.17
Mortgagors' tax accounts	2,404,789 67	2,479,248 83	1.03	.98
Payroll deductions	388,722 87	421,482 79	.17	.17
Other liabilities	720,914 08	1,280,626 77	.31	.51
TOTAL LIABILITIES	\$232,893,19 58	\$252,890,103 60	100.00	100.00

STATEMENT NO. 2
STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1962	Year Ending June 30, 1963
Number of members	433,766	439,587
Number of borrowers	197,288	202,522
Number of depositors	18,314	17,565

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1963	1962	1961	1960	1959	1958	1957
*	18	26	23	24	25	18	24
1½	—	1	—	—	2	—	1
*	—	—	1	2	1	2	1
2	1	7	15	15	12	15	9
*	—	4	2	2	3	3	1
2½	1	1	3	5	11	13	13
*	1	—	1	—	2	3	4
3	15	25	29	42	74	83	109
*	5	5	11	24	39	35	22
3½	19	35	48	74	72	71	76
*	7	32	44	33	22	13	13
4	177	149	138	131	131	133	128
*	47	36	22	13	7	13	6
4½	77	56	40	36	17	20	20
*	10	6	6	4	2	2	1
5	41	36	41	35	28	32	32
*	1	3	2	2	1	3	3
5½	8	8	7	4	2	2	7
*	—	—	—	—	—	—	—
6	7	10	8	5	9	5	3
*	—	—	1	—	1	—	—
6½	—	—	—	—	1	—	—
*	—	—	—	1	—	—	—
7	1	1	2	—	—	2	1
*	1	1	1	1	1	1	1
8	1	2	1	1	1	—	1
Totals	439	444	446	454	464	469	476
Average rate	4.05	3.87	3.80	3.65	3.52	3.55	3.46

*Intermediate rates.

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1963, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount
3½	11	\$ 18,562 05
4	830	2,844,359 04
4¼	7	53,778 13
4½	1,361	6,899,430 87
4¾	131	978,100 58
5	5,332	27,240,886 17
5¼	701	5,680,318 52
5½	3,483	23,160,299 88
5¾	72	592,484 78
6	1,703	9,921,069 78
6¼	9	37,979 12
6½	4	16,872 96
6¾	1	4,500 00
7	8	32,233 10
TOTALS	13,653	\$77,480,874 98
Average rate		5.22%

STATEMENT NO. 5

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1953 TO 1963, INCLUSIVE

Assets											Liabilities									
YEAR	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Deposits in Massachusetts Credit Union Share Ins. Fund	Other Assets	Total Assets	YEAR	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities	Total Liabilities
1953	462	\$31,251,715	\$ 63,931,629	\$242,526	\$10,373,190	\$ 188	\$149,324	—	\$ 255,095	\$106,203,667	1953	462	\$ 84,175,275	\$ 9,240,369	\$ 6,007,724	\$3,739,152	\$1,551,442	\$195,500	\$1,294,205	\$106,203,667
1954	470	31,782,273	73,671,797	337,466	11,223,195	7,472	341,088	—	156,963	117,520,254	1954	470	93,322,697	9,560,912	7,048,698	4,254,961	1,489,963	298,600	1,544,423	117,520,254
1955	474	32,304,060	82,359,463	353,388	13,527,108	40,653	432,815	—	103,838	129,121,325	1955	474	102,624,048	10,043,864	7,783,782	4,797,103	1,721,050	510,767	1,640,711	129,121,325
1956	479	33,445,816	93,285,041	389,519	15,391,394	37,156	572,339	—	102,607	143,223,872	1956	479	114,487,955	10,833,275	8,605,574	5,248,354	2,020,145	346,274	1,682,295	143,223,872
1957	476	34,507,338	105,822,583	480,114	15,188,757	46,563	625,176	—	137,206	156,807,737	1957	476	125,842,516	11,155,151	9,644,346	5,592,608	2,347,080	231,227	1,994,809	156,807,737
1958	469	39,286,556	112,583,161	556,944	18,454,130	54,892	703,573	—	161,210	171,800,466	1958	469	138,755,831	11,367,529	10,738,750	5,956,650	2,645,671	189,500	2,146,535	171,800,466
1959	464	44,067,888	121,242,758	577,528	18,080,011	77,278	777,018	—	277,375	185,099,856	1959	464	149,977,445	11,199,743	11,922,918	6,416,784	2,781,235	203,200	2,598,531	185,099,856
1960	454	45,860,179	138,012,337	598,636	14,482,369	71,924	626,460	—	299,287	199,951,192	1960	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	346,750	2,977,412	199,951,192
1961	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351	—	268,036	215,647,278	1961	446	177,624,778	8,630,886	14,571,006	7,806,741	3,525,194	256,559	3,232,114	215,647,278
1962	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	\$659,824	305,564	232,893,191	1962	444	192,840,205	7,113,465	15,885,111	8,401,603	4,140,994	714,647	3,797,166	232,893,191
1963	439	46,125,896	180,113,463	776,397	22,911,571	115,666*	957,862	836,450	1,052,799	252,890,104	1963	439	210,332,807	6,870,809	17,367,619	8,930,137	4,153,323	633,922	4,601,487	252,890,104

*Includes Real Estate in Possession.

*Includes Real Estate in Possession.

CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932.

Began business August 10, 1932.

Elliot G. Wellington, *President*

Chester A. Caron, *Treasurer and Clerk of Corporation*

A. Omer Moulton, *Vice President*

Board of Directors: Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Benjamin Hirsch, William Kavaney, Robert F. King, Alfred A. LaRiviere, Roy G. Mansur, J. Roger Morin, Jacob W. Mover, Earlon L. Rich, James F. Scanlan, Mario G. Scanzio, Paul C. Theilig, Roland T. Tuck, Donald J. Walsh.

Business transacted at No. 642 Page Boulevard, Springfield

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members	\$ 130,400 00	Shares	\$ 968,784 43
Time deposits in national banks	50,000 00	Guaranty fund	13,200 00
Bonds	640,400 17	Reserve fund	1,500 00
Bank stocks	19,400 00	Undivided earnings	5,658 66
Shares in credit unions	19,613 51	Interim income	749 78
Deposits in savings banks	70,000 00	Notes payable	70,000 00
Utilities	79,437 50	Contingency fund	1,250 00
Interest receivable	2,767 00	Reserve for securities losses	3,780 62
Cash in banks	52,905 31		
	<u>\$1,064,923 49</u>		<u>\$1,064,923 49</u>

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

5 Park Square, Boston

Organized October 10, 1955.

Alfred A. LaRiviere, *President*
Chester A. Caron, *Treasurer*

Charles M. Healey, Jr., *Vice President*
Paul C. Theilig, *Secretary*

Trustees: Cheater A. Caron, Joseph L. Coburn, Edward J. Fallon, Christopher Gambon, Leslie B. Gretter, Charles M. Healey, Jr., Robert G. Henderson, William Kavaney, Chester A. Korzenowski, Alfred A. LaRiviere, Joseph R. Linehan, Theodore T. Mattus, Maston A. Nelson, William Olson, Paul C. Theilig.

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1963

Balance on hand, July 1, 1962	\$ 922 89
Premiums collected	61,758 85
Administration charges received	192 00
Surrender credits (collected)	8,190 89
	<u>\$71,064 63</u>
Less:	
Premiums paid to John Hancock Insurance Company	\$61,756 85
Policy surrenders	7,586 69
Treasurer's expense	260 00
Premium on bond	28 13
	<u>\$69,631 67</u>
Balance on hand June 30, 1963	<u>\$ 1,432 96</u>

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

272 Hartwick Street, Springfield

Incorporated June 26, 1961.

Linus Allain, *President*
Paul Theilig, *Vice President*

William Kavaney, *Treasurer*
Joseph V. Forti, *Clerk of Corporation*

Chester A. Caron, *Field Representative*

Board of Directors: Robert E. Armitage, Carl Dentler, Arthur J. Deslauriers, Charles E. Driscoll,
Richard Kenary, Alfred A. LaRiviere, John Svagzdys, Valmore P. Tetreault,
Roland Tuck, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Personal loans	\$ 28,020 45	Insurance reserve	\$ 939,385 23
Bonds	383,712 50	Reserve fund	61,137 61
Bank stocks	46,225 00	Investment reserve	3,262 48
Shares in co-operative banks	60,000 00	Interim income	26,876 71
Shares in Federsl Savings and Loan Association	20,000 00	Withholding Taxes	233 20
Shares in Central Credit Union Fund, Inc.	10,000 00	Social Security	60 90
Deposits in savings banks	190,000 00	State Tax	82 55
Furniture and fixtures	1,129 18	Group Insurance	18 16
Cash in banks	171,751 79		
Prepaid expense	217 92		
Certificate of deposit	120,000 00		
	<u>\$1,031,056 84</u>		<u>\$1,031,056 84</u>

